The BUSINESS EDUCATION World

MAR 5 1942

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VOL. XXII
No. 7
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The BUSINESS EDUCATION World

VOL. XXII, NO. 7 MARCH, 1942

How to Budget Practice Time

JAMES L. MURSELL, Ph.D.

★ Which is more effective in the learning of a subject like shorthand—repetition or recall? We have only so much time at our disposal in the school year. Will it be more effective to make the pupil repeat a given word fifty times today or to have him repeat it five or ten times today and then, as a recall, repeat it once a day for forty days?

THIS question brings up one of the most important and best-understood points in the whole economy of learning. The exact number of repetitions that will be best on the first day and on succeeding days cannot be given. But there is no doubt whatever that distributed practice—that is to say, practice spread over a large number of short periods—is far more efficient than practice massed in a small number of long periods.

This applies to every kind of learning situation that has ever been investigated, and most assuredly it is true of shorthand and typewriting. It is something that every teacher and textbook writer should know, and it should be built into the organization of all practice material and all instructional methods.

But with this, as with every other psychological principle, the full force and proper practical applications are not apparent when the principle is merely stated dogmatically, even though it is indubitably true. Psychology should never be expected to provide rules of thumb; rather it should provide intelligent approaches. Therefore, although it is important for us to be aware that distributed practice is more effective than massed practice, it is even more important for us to understand the *reasons why* this is true.

The first reason, and a very important one, is that practice always yields *diminishing returns.* Some textbooks on teaching have claimed that the first repetition of a drill sequence has much more influence upon the results achieved than any of the others; some writers have even gone so far as to speak of a "law of primacy," which indicates that unless the first try is correct or perfect, very unfortunate effects are likely to be produced. This is pushing things too far, decidedly beyond what has been experimentally established.

But what we do know for a virtual certainty is that after a certain point—although we cannot say just where that certain point will be located—a learner gets less and less benefit from succeeding repetitions; and if

he goes on long enough, he may even begin to regress instead of progress. Every teacher should, therefore, understand that repetition too long continued may be a waste of time, and even detrimental.

Why do we talk vaguely about repetition "too long continued" or carried "beyond a certain point" as wasteful and detrimental? Why not give exact figures? The reason is that the point of diminishing returns differs with different individuals, and with the same individual at different times. That point is always reached sooner or later, and usually sooner than teachers expect or imagine, simply because no one can continue to concentrate on one routine for more than a certain length of time.

Just how long it will be before attention falters will depend upon the learner's state of health or sickness, freshness or fatigue, interest or boredom; it will depend, also, upon the appeal and stimulus of the routine itself. But attention will most certainly falter over any routine continued for very long; this happens in spite of the best will in the world, because it is the way the human mind functions.

We should squarely face the inevitable and provide for it. In laying out practice material, we should always arrange distributed rather than closely massed practice. Of course, in a textbook or in duplicated material, we have to strike a rough average that will not suit every individual learner. But part of the job of the skilled teacher is to make a further adaptation of well-organized practice material for individual needs.

Pupils themselves should carry the teaching-learning process right down to its ultimate foundations by building up skill in self-direction, part of which consists in knowing enough to stop repeating for the time being and go on to something else.

Learning Affects Learning

Another very important point to take into consideration is that specific, apparently circumscribed jobs of learning are never really carried through in isolation. They are always affected by other learnings.

We may say, for the sake of convenience, that a student of shorthand is learning to write a given word. But as a matter of fact, this can be a very misleading way of looking at the matter. He is learning to hear, to image, to see, and to write, with the hearing, imaging, seeing, and writing focused on the word in question, but still expanding and ramifying far beyond it. Clearly, then, practice with other words and with combinations of words may reflect back upon and benefit the particular word under consideration.

This varied and extended practice may and should improve the basic skills of perception and action on which the writing of *any* word depends. Putting the point in somewhat general terms, let us say that the total skill we call shorthand writing can be broken down into mastery of *a, b, c.* It would be neither good common sense nor good instructional economy to insist that the pupil must master *a* in isolation before pushing on to *b;* that he must then master *b* before pushing on to *c;* and so on.

Of course, an organized plan is essential, and confusion must be avoided. But a *mechanical* plan is by no means the kind of organized plan required for real efficiency. Let us remember that elements *b, c, d* will all, to some extent, reflect back upon and benefit the acquisition of element *a;* and let us plan our practice material and our instructional devices with this in mind.

There is even a certain fallacy in saying that such a total skill as shorthand or typewriting is made up of a list of separate



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unitary elements. Rather, such a skill consists of certain trained perceptual and motor abilities, which interlock very intimately with one another—skills of seeing, hearing, imaging, and moving, as I have said. What the student is really acquiring is this set of interwoven skills, rather than the separate words. For ability to write the words is simply the outward and visible sign of the basic skills.

Learning Requires Maturation

A third reason why distributed practice is more effective and gets a given result in less total time than massed practice is that the learning process seems to require *maturation*. There are excellent reasons for believing that beneficial changes take place in the learner between practice periods as well as during those periods. A too-literal interpretation of the familiar saying that we learn to do by doing is almost certainly mistaken, for apparently we learn a good deal during the intervals between "doings." This, again, is something that every teacher should recognize and understand, something that should be built into the organization of our practice materials. It means that mere lapse of time is a factor of very considerable importance.

From this point of view, learning a skill is like baking a pie. Turn the oven up too much in your eagerness to get quick results, and you will ruin your pie. Put on the pressure too much in acquiring a skill, and your results may be equally disappointing. Just what happens during the time lapse between well-distributed practice periods, we do not know for certain. But apparently abilities grow together, nonessentials drop out, and essentials become more clear-cut, so that the learner returns to his work after an interval with a feeling of greater assurance and grasp and quickly finds that genuine progress has taken place.

Any kind of "cram" process in learning is always inefficient, in part because it does not give the time factor a chance to operate. A good fighter pilot or a good submarine commander cannot be produced by any kind of cram methods. His skills must have time to mature. Exactly the same is true of the stenographer or the typist.

These are the three main reasons why distributed practice is more effective than massed practice. Not only does distributed practice get a given result in less total time; its final outcome is better and more consolidated than that achieved by intensive cram practice. Practice materials and methods of teaching should always be organized and evaluated with these points in mind.

But merely to argue for distributed practice is not, in itself, enough. There are certain well-established principles that we should follow in organizing its distribution in a proper way.

Initial Practice Sets the Stage

Whenever a new reaction is to be learned, the function of the initial practice is to give the learner a clear sense of what is to be acquired, rather than to bring about a final and perfected result. Textbook writers and teachers should always think of initial practice on any new reaction as an effective setting of the stage in the learner's mind and response system rather than as the completion of the entire drama of learning.

Some years ago, a very interesting experiment showed that unsolved problems are remembered better, longer, and more clearly than problems that are carried through to a satisfactory solution. The reason is that when a problem is clearly sensed, but not yet adequately solved, it sets up a tension, a direction, a purpose.

Here is a very important point in the organization and economy of learning. Distributed practice—that is to say, practice that is to be spaced in short periods over many days—should always begin with enough work to give the learner a sense of what he is to try to do, of the nature and feeling of the reaction he is to acquire.

It should start, in other words, with a good sound foundation. How much time will be required to lay this foundation is an individual matter. The proper point is reached as soon as the learner begins to "get the hang" of the reaction. Then one should

push on to other things, returning to the reaction in question perhaps on the following day for a shorter period of time.

Here, as always, no textbook can be laid out for ideal efficiency for every learner. The textbook can only strike an average. Once again, it is the job of the skilled teacher to adapt practice material to individual aptitudes and needs and to permit and encourage the individual learner to carry the adaptation still further.

Response Must Be Workable

Again, in succeeding practice periods, the reaction to be acquired should be placed in varied settings. One often sees textbooks and bodies of practice and drill material in which all reviews are neither more nor less than repetitions. This is never a sound psychological organization. A good review is always the relearning of a more or less well-established reaction in a new framework.

There are two reasons why this is so. In the first place, it is exceedingly risky to tie up any reaction to a given setting; for when the setting is not present, the reaction itself may be, and probably will be, inhibited.

All our studies of transfer of training show how easily this occurs and how frequently a pupil will acquire a given response as it is given in the textbook, or as it is required in class, or as it occurs in a familiar sequence, without acquiring the ability to use it under any other conditions.

In the second place, new settings have a beneficial effect upon the response itself. In the case of a shorthand word, the mastery of it depends, as we have seen, upon seeing, imaging, hearing, and writing—upon general perceptual and motor skills. Before we can say that the word is really mastered, these skills must be made free-running and certain; they must be brought to a focus. And while direct practice upon the word itself is certainly required, it cannot bring about the desired result entirely on its own account.

There is more to writing the word than the word itself. Mastery of other words also makes a contribution that is very essential; and in well-organized practice, provision will be made for this.

The skillful and artistic teacher will not only vary the context or setting in which a given reaction is practiced at different times—he will also help the pupil to vary his attack upon it. Sometimes the emphasis will be upon careful listening; sometimes it will be upon careful looking; sometimes it will be upon the muscular sensations of the writing movement; sometimes it will be upon calling up visual or auditory or muscular imagery.

Difficulties are not overcome best by blindly butting one's head at the same point in the wall, day after day, in the hope of knocking it down. They are overcome best by exploring and utilizing many avenues of approach, some of which may be disappointing and others promising and effective. Perhaps special practice material designed for listening, looking, imaging, etc., can be devised; but on the whole these subtle yet very effective personal adjustments depend upon the expertness and insight of the teacher, who cannot, to be sure, compel the pupil to undertake them, but can give much stimulation and encouragement.

To sum up, it will be evident that distributed practice offers many opportunities that are precluded by massed practice. Those responsible for the direction of learning should understand that there is more to this distinction than the difference between distribution and massing. If one spaces practice over many days, one should know why, and also one should know how to set about reaping and maximizing the advantages which can be gained from such a plan.

AMERICA'S SCHOOLS and colleges answer the call of service in freedom's cause. Our great educational enterprise, symbol of tolerance and truth, rededicates itself to serve democracy's need. A million educators will carry on with a determined will to build a better and freer world.—*John W. Studebaker, U. S. Commissioner of Education.*

Wanted: Stenographers

EARL P. STRONG

Training Consultant, U. S. Civil Service Commission

IN addition to recruiting thousands of machinists, toolmakers, and all kinds of engineers for Navy yards and arsenals throughout the nation, the United States Civil Service Commission is calling hundreds of qualified stenographers into Washington. While there seems to be no real shortage of stenographers outside of Washington, there is an increasing shortage of such workers in the nation's capital.

Stenographers may seem far removed from bullets and bayonets, but the battle on the home front must also be won. One of the most important needs of the Federal Government today is for stenographers—both male and female.

Nature of Examinations

The stenographer examination itself is practical, consisting of a typing test in copying a page of printed material and an exercise in taking dictation and transcribing it. The shorthand test consists of dictation at the rate of 80 words a minute, to be transcribed at a reasonably low rate of speed.

Junior stenographers receive $1,440 a year to start. The chances for promotion from the junior to the senior grade are favorable, depending upon the individual's ability, personality, education, and performance on the job. Senior stenographers receive $1,620 a year, and the opportunities for later advancement are excellent for young men and women with marked ability in this work.

To meet the emergency situation, the Civil Service Commission is holding examinations for typists and stenographers twice a month in District offices and at other regular examination points throughout the United States, and daily in Washington.

The typist examination consists at the present time of straight-matter typing for a period of 10 minutes, with reasonable accuracy and a speed of 35 words a minute. The intelligence test and the rough-draft copying test have been dropped for the present. Typists receive $1,260 a year to start.

The age minimum in all cases for Washington employment is eighteen years. Field centers may use their discretion in employing persons below the age of eighteen for service outside Washington.

How to Apply

Teachers are urged to acquaint their graduates with the opportunities for employment in Federal positions now open in Washington, D. C. Only those who are willing to come to Washington to work and live should make application. Those interested in taking the examinations for stenographer and typist positions in the Federal service should take the following steps:

1. Obtain a copy of the stenographer-typist examination announcement from the Civil Service Secretary at any first- or second-class post office, or direct from the Civil Service Commission, Washington, D. C.

2. Fill out the application form—one page of information.

3. When notified, report for examination to a point in the immediate vicinity, which will be indicated by the Commission. Applicant must furnish his own typewriter and table.

Those who pass the stenographer examination will be called into service within a short period of time. Those who pass the typist examination will also be reasonably sure of receiving appointments.

Because of the emergency, examinations for stenographers and typists are given almost daily in Washington, D. C. and any qualified candidate who wishes to go to Washington *entirely on his own responsibility* may receive an appointment within the next day or two after taking the examination.

In answer to the many inquiries received from public and private school teachers rela-



The setup of the War Production Board is taught to new Civil Service employees by this device —pictures arranged on a wall, with black lines showing executive relationships. (Names and titles cannot be shown clearly in this reproduction, which is much reduced.)

tive to their part in the present war situation, it is extremely important that they realize the great responsibility for continuing training work in office skills. Teachers need to realize as never before the importance of teaching office skills that will produce results—without sham and without pretense of teaching skills that do not function.

In this era of "stepping up" production in industry, it seems entirely appropriate to make a drive at intensifying the teaching of stenographic skills. Good stenographers and typists can be produced in far less time than the schools are taking to produce them. Teaching methods need to be geared to the demands of the war situation. It is not contended that less skill training be given, but rather that more and varied training be given in the time that we are now devoting to the development of basic stenographic skills.

Tests of newly assigned Government workers indicate that those possessing the required straight copying rates in typewriting and fairly good rates of taking dictation often have extremely low transcription rates. It is essential in these days that high production rates of transcription be attained and maintained. This means high transcription rates. While the importance of the work in dictation classes is not to be minimized, there is definite need for greater emphasis on transcription classes and the development of acceptable rates of transcription speed.

Answering Some Questions: Teachers having fewer than ten students enrolled in their bookkeeping classes may submit solutions to the contest project and receive the special contest certificates for qualifying papers. These groups cannot, however, participate in the prize awards. (We refer to the *annual* contest in the February B.E.W.)

Solutions may be submitted on bookkeeping paper or plain white paper *approximately* 8½ inches by 11 inches.

The project may be worked in class or as an outside activity. We recommend class discussion of new principles involved, and a preliminary grading by the teachers so that obviously inadequate papers may be brought up to standard.

There are more accounts to open in the ledger than those listed in the test.

General Business Quiz No. 4

DWIGHT H. DILLEY
Chairman, Commercial Department, Durango (Colorado) High School

1. Tom and I are partners in a business venture organized as an ordinary general partnership. Although Tom pays rent, does not own a car, and has no other property of much value, he invested $5,000 cash in this business as against my cash investment of only $3,000. It happens that my $4,000 home is all paid for, the car is wholly mine, and I also own a few stocks and bonds.

If the partnership debts grow to exceed the partnership assets, which of us stands to lose the most in this business venture?

2. On December 31, 1941, it was discovered that the assets of a certain business concern totaled $12,000. Its liabilities on the same date totaled $18,000. Would you say this concern was *bankrupt* or *insolvent?*

3. One of my best friends is a C.P.A., another a Ph.D., and a third an M.D. Do all these men necessarily have college degrees?

4. By lowering the price of a certain item in my store, I found that the volume of sales of that item materially increased. Does this item have (*a*) an elastic demand, (*b*) an inelastic demand, or (*c*) an unlimited supply?

5. My friend was planning an extensive trip by automobile. When I visited in his home the day before he was to leave, he asked me to help him with his itinerary. Did he wish guidance and help with (*a*) packing, (*b*) planning his route, or (*c*) tuning up his automobile?

6. If an individual wishes to provide temporary protection for a beneficiary over a certain period of years, he may buy a *term* life insurance policy. Why is the premium per $1,000 on such a policy even less than that on an *ordinary* life policy?

7. While living in Denver I ordered some goods that cost me $200 f.o.b. Kansas City. (*a*) Who paid the transportation cost from the seller's place of business to the Kansas City freight station, the buyer or the seller? (*b*) Who paid the freight from Kansas City to Denver, the buyer or the seller?

The answers to these questions will be found on page 640. The B.E.W. wants your list of questions, too—hard enough questions to interest teachers, but not too hard for wide-awake students.

8. One of my father's first positions was obtained by answering a blind ad. Was this an advertisement (*a*) asking for a window-blind salesman, (*b*) an advertisement unsigned and unidentified with any individual or company, or (*c*) an advertisement of a school that trains the blind to read?

9. After John Jones has paid all current expenses each month, he has $80 left to use for various other purposes. He usually allocates this amount to the following items: $15 goes into corporation bonds, $10 into Government bonds, $40 into common stocks or margin requirements, and the remainder ($15) into racing forms, bets, and an occasional poker pot. How much money each month is he *speculating* with, how much is he *investing,* and how much is used for *gambling?*

10. Corporations sometimes float a loan when they are in need of cash. What is meant by *floating a loan?*

BEGINNING WITH the coming summer quarter, President Robert M. Hutchins has announced, students who enter the University of Chicago will be candidates for a new bachelor's degree to be awarded at the end of the sophomore year. This degree will mark the completion of the period of general education. Specialized courses of study covering an additional three years will lead to the master's degree.

THE BUSINESS EDUCATION WORLD

★

March 1942

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Profits

A FEW YEARS ago the Sixth Avenue "El," an old landmark of New York City, was razed and its thousands of tons of scrap iron were sold to the Japanese. On this country's books this transaction showed on the profit side of the ledger and brought us cash. Cash is listed in our books on accounting as one of the most liquid and satisfactory of assets.

A little over two months ago that scrap iron was returned to us—at Pearl Harbor—free. An asset had suddenly become a liability—not the usual kind of business liability that can often be carried on the books till convenient to pay it off by simply paying out a little money as interest at regular intervals, but a liability so huge that it is consuming billions of dollars of business assets, and so terrible that it is consuming an asset beyond value—human life.

The pity of it all is that, in spite of the story our accounting records told, in spite of accurate audits by certified public accountants, we knew all along that there were assets on our books that should have been treated as liabilities.

Of what real value is a business management that results in profits at the end of a fiscal year, of what value are the physical checks and balances that business has set up to assure accuracy in recording what happened in obtaining those profits during a fiscal year, when in terms of the ultimate welfare of our country all this endeavor, all this activity can be turned into such a terrible liability by certain of our "customers"?

It is necessary to teach business management and business accounting and all other details leading to business efficiency, but let us also show what history has taught us and is teaching us about so-called profits that become losses so huge that they threaten to bankrupt entire nations — about so-called assets that in the early dawn of a Sunday morning suddenly become liabilities that can be paid only with untold suffering and the sacrifice of human life.

Let us teach the interpretation of profit and loss statements and of balance sheets from the enduring, humanitarian point of view. Let us probe deep enough into the business transactions that make up the practice sets and illustrations used in our courses to

uncover more than the mere temporary, personal profit motive back of each transaction.

The Power of a Woman

NEVER UNDERESTIMATE the power of a woman. Most teachers of shorthand and typing are women. If they are determined to solve the present shortage of trained stenographers and typists, the job is done.

A Model Report

AWAY BACK in the dark ages when we were studying English in the high school, our instructor held forth long and eloquently on the surpassing qualities of Burke's outline for his famous speech on "Conciliation with America." To this day, if we had to prepare an outline for a debate, we probably would revert to that outline and follow it faithfully.

A new model, however, and one much nearer our hearts, is now available for all to follow who need to submit a clear, unbiased, logical report of facts and a recommendation for action based on those facts—the Roberts report of the Pearl Harbor disaster.

Let us not permit that report to be lost in governmental files. Let us use it as a model of report writing in our business courses. We are indebted to Dr. Paul S. Lomax, of New York University, for this thought. He has called this report to the attention of his graduate students and urged them, when preparing their own reports, to strive to approach its masterful organization, its clarity, its definiteness of purpose.

This is a good suggestion for all researchers to follow—one which, if followed, will save innumerable hours of another person's time now wasted in trying to understand the thesis of the average researcher and ascertain his findings in understandable English.

Confusion and Trouble

A GLANCE at the desk tops of this nation's executives will disclose two additional incoming trays piled high with papers—one tray labeled "Confusion" and the other "Trouble." But let us not be too hasty in our interpretation of these visible signs of business *not* as usual.

War brings confusion and trouble, plenty of both. These incoming trays are encouraging signs that those in charge of our affairs realize that such is the case, and are attacking every problem with all the resources at hand and with the necessary inventive genius to create all the additional resources needed to bring us victory.



The Teaching of Business Ethics

RESULTS OF A CONTEST ANNOUNCED IN THE DECEMBER B.E.W.

BUSINESS ETHICS is a subject of great interest to business educators, we learned after we published "Should We Teach Business Ethics?" by Sister Mary Gregoria, in the December B.E.W., and announced a contest based on twelve questions she propounded.

Representative answers by various teachers are given below. There was, of course, a difference of opinion on several of the questions.

1. If a teacher's reputation depends on the number of students he is able to hold in his classes, should he encourage students to remain in his courses even if they do not have the temperament, capabilities, and personality for the work to which the course leads?

Such students should not be encouraged to stay in the class, regardless of the fact that the reputation of the teacher depends on the number of students in the class. Courses are offered for the education of the students and not to keep teachers occupied. —*Sister M. Jane, O.S.B., College of St. Benedict, St. Joseph, Minnesota.*

2. An applicant who is twenty years old knows that she can obtain a good position by saying she is twenty-three years old. She has all the other qualifications and feels that she is capable of assuming the responsibility connected with the position. Is she justified in deceiving the employer in regard to her age?

I do not think she is justified in deceiving the employer in regard to her age, for "the truth will find her out" sooner or later and may cause her a great deal of difficulty. The Social Security setup would probably be the first hurdle to jump. Suppose that she was asked to furnish a birth certificate later?—*Mae M. Hanlon, Manchester (Iowa) High School.*

3. A bank official cashes the forged checks of a wealthy woman's son because he knows the woman will make good rather than have her son get into trouble. Besides, the bank does not want to expose the son because it will lose the good will of its client. Is the bank official acting on right principles?

No. The bank official has no right to withdraw money from an account without the permission of the depositor. The law permitting, he might get in touch with the mother before taking any action on the

Business Ethics Contest Prize Winners

$10 First Prize: Sister Mary Regis, Nazareth Academy, Rochester, New York.

$5 Second Prize: Harry D. Smith, Central High School, Paterson, New Jersey.

$2 Special Prize: Miss Alice Dart, Immaculata High School, Chicago, Illinois.

$1 Special Prize: Sister Marie Frances, St. Joseph's Business School, Lockport, New York.

Honorable Mention: Miss Louise Baker, Edinburg (Indiana) High School; Mrs. Bessie I. Baxter, Montverde, Florida; Miss Eleanor Jeannette Graham, Union Free High School, Glidden, Wisconsin; Miss Mae M. Hanlon, Manchester (Iowa) High School; Miss Ruby Lindberg, Reedly (California) Union High School and Junior College; Sister Isabelle Marie, Marymount College, Salina, Kansas; Sister M. Claretta, O.S.F., Alvernia High School, Chicago, Illinois; Sister M. Jane, O.S.B., College of St. Benedict, St. Joseph, Minnesota; Sister St. Rita Burke, Holy Angels Academy, Minneapolis, Minnesota; Sister William James, S.S.J., St. Joseph High School, North Adams, Massachusetts; Miss Mary Stuart, Brighton High School, Boston, Massachusetts; Miss Mae Walker, Knoxville, Tennessee.

forged check and have the matter adjusted without exposing the son.—*Sister Mary Regis, Nazareth Academy, Rochester, New York.*

Yes. It is the duty of the mother, not of the bank official, to manage the erring son. If the mother will make good the amount of the check, and if the official so chooses, there need be no publication of the wrongdoing and no prosecution of the son.—*Alice Dart, Immaculata High School, Chicago.*

4. In a contract for the sale of land, the seller informs the purchaser that there is a lien on the property. There are five liens. Is the omission unethical, or is it a justifiable mental reservation?

The omission of the truth is both unethical and poor business procedure, because the sale would, in all likelihood, never go through. No purchase of real estate is made unless title to such property is searched. A search would naturally unearth those five liens against the property. Such deceit would militate against the seller in the present deal and in future transactions as well.—*Harry D. Smith, Central High School, Paterson, New Jersey.*

5. One of the girls in an office has given some incorrect information over the telephone, which has caused her company to lose the good will of a client; there may be serious trouble ahead, also. Should the girl admit her mistake?

The girl should admit her mistake humbly to her superior officer in order that the matter may be straightened out. It is far better that she report her own error than to have the angry client report it to her superior.—*Mary Stuart, Brighton High School, Boston, Massachusetts.*

6. The president of a large organization made this statement: "I have done many things as president that I would not do as a man." Would you criticize this principle?

If, as head of a large, impersonal organization, he has taken unfair advantage of others or engaged in practices he would be ashamed to own as an individual, he is wrong. If, as one entrusted with the care of the property of others, he has exercised greater caution and care than he would give his own property, he is right.—*Sister Mary Regis, Nazareth Academy, Rochester, New York.*

Not necessarily. The first duty of the president of a business organization is to protect and foster the best interests of the owners of that business. In a problem involving working conditions, for example, an executive may be bound to take a stand contrary to his views as an individual. Many instances of this type can be cited in which no dishonor is attached to the manager involved.—*Alice Dart.*

7. An accountant is asked a leading question about the business conditions of a client by one of the latter's competitors. To refuse to answer may, under certain circumstances, have the same effect as answering, because the wanted information will at least be suggested. What should he do?

He should refuse to answer, because any conclusions drawn by the competitor are the competitor's responsibility. He should tactfully remind the competitor that there are specific and legitimate avenues for obtaining business information of a general nature. He should courteously inform the competitor that, as an accountant, he has an ethical code that he may not violate under any circustances.—*Sister Rita Burke, Holy Angels Academy, Minneapolis, Minnesota.*

There are circumstances under which the use of mental reservation is lawful to baffle the impertinent inquirer and keep a secret of trust. Such as an answer as "I don't know" or "I really couldn't say" should be interpreted by any sensible man as a polite formula for telling him that it is no business of his and further inquiry is useless.—*Sister Mary Regis.*

8. Through your position as secretary to the employment manager, you handle a great deal of confidential information. An application bearing a serious misstatement comes in from a person you know. Have you any responsibility?

I have the responsibility of stopping this

information, either by asking the applicant to make the correction or by giving the knowledge of the deceit to my manager.—*Mae Walker, Knoxville, Tennessee.*

9. When your employer hired you at $25 a week, he asked you not to mention your salary to the other employees. A co-worker, who receives less, asks you what you are paid. How would you answer his question?

I should assume a very serious mien and tell him that the employer and I had discussed that for a long time and had finally agreed on $175 a week to start and a $20 increase each month. That being my story, I'd stick to it, fooling no one, offending no one, and giving no information.—*Sister Mary Regis.*

(Everyone agreed that the information should not be given.—*Editor.*)

10. Your employer forbids you to have any social appointments with other employees or clients. Someone you admire asks to take you out. Are you justified in accepting the invitation?

Having accepted employment on the employer's terms, I have no alternative but to conform to these terms. In the situation described, it need not be assumed that the employer is not justified in making such a stipulation.—*Alice Dart.*

The employer is within his rights. Many firms that have gone through the experimental stage of creating and fostering fraternity among employees know from long experience that work is done more efficiently if employees are not too friendly with each other and with clients.—*Sister Marie Frances, St. Joseph's Business College, Lockport, New York.*

Yes, I am justified in accepting the invitation, inasmuch as the request is an unjustifiable encroachment upon my personal rights.—*Eleanor Jeannette Graham, Union Free High School, Glidden, Wisconsin.*

11. Your employer has consistently taken discounts to which he is not entitled. He insists that you do the same in handling his work. Your position offers possibilities for advancement, and your salary is attractive. What would you do?

There is nothing else for you to do but follow his instructions. The employer's creditors must settle this matter for themselves. They can either disallow such discounts or refuse to deal with him in the future.—*Harry D. Smith.*

On principle, taking undeserved discounts is wrong. Business practice, however, seems to take the creditor's acceptance of reduced checks as tacit consent. The seller is free to grant discounts as he chooses. If he values our patronage enough to allow us to continue taking them, we do him no injustice. Subordinates acting under orders in such circumstances do no wrong.—*Sister Mary Regis.*

If it is the policy of the company to take discounts and one is told to take discounts take discounts. If one feels that it is dishonest to do so and against personal principles, perhaps it would be better if the individual resigned his position. The employer is unethical in taking discounts he is not entitled to—not the employee.—*Louise Baker, Edinburg (Indiana) High School.*

12. A secretary to the president of a firm becomes engaged to a member of a competing firm. Is she justified in giving him secret information that will mean his promotion and hence her future advantage?

Without exception, the answer for this one was "No." Various reasons were given, all of them sound.—*Editor.*

Should We Teach Ethics?

Very thoughtful and interesting answers to two additional questions were given by the contestants. We wish we had space to quote from more of the papers, and at greater length. Here are the two questions, with brief quotations from several answers.

A. Would the teaching of business ethics be practicable in your school?

It is my opinion that the teaching of business ethics would not be practicable in high school. We do not, however, neglect the obligation to teach right thinking in the business problems that come up for discus-

sion in our commercial work. That the first answers of high school pupils are not always cleverly handled reflects a lack of experience more often than a lack of integrity.

The practicability of teaching business ethics on the college level deserves some consideration. But here, it would seem, the subject could be handled by the philosophy instructor in the regular procedure of the ethics class. The principles do not change simply because the application becomes more specific. The business educators will still probably be obliged to make a point of the moral issue involved when such questions as these come up in commercial classes.—*Alice Dart.*

Since our business school (girls—junior college level) was organized, five years ago, we have had a class in business ethics and personality. The students enjoy it and discuss the questions in school and at home.

Businessmen compliment our students on their high ideals and attractive personalities, and every pupil we registered in the five years found remunerative employment as soon as the business course was completed, some before. So we think it is to the advantage of all concerned to include ethics in our curriculum.—*Sister Marie Frances.*

I do not think that a special course in business ethics would be practicable in this system. However, I try to make my classes conscious of business ethics in the teaching of office-practice.—*Mae M. Hanlon.*

The teaching of business ethics is practicable in all schools. We teach several courses in ethics, and the students realize that they can make better judgments as to right and wrong because of those studies. The study of ethics will teach how personality is affected by right and wrong actions.—*Sister Jane.*

No, not in my school. Such a course would smack too much of trying to transplant my code of morals into your life. Here in the Far West we seem to be unduly wary of that. The students gain their knowledge of ethics from our corps of teachers, who follow high standards of conduct. In each class, situations arise that give teachers opportunities to demonstrate moral duty—*Ruby Lindberg, Reedley (California) Union High School and Junior College.*

Business ethics is simply the application of the general principles of right conduct governing all rational creatures. No education which disregards moral training is justifiable.

As the situation arises and the subject matter lends itself, application of the principles of general morality should be made. A separate course in business ethics is not feasible, for such action tends to isolate the principles from a life situation. Certainly, it must be taught.—*Sister M. Claretta, O.S.F., Alvernia High School, Chicago.*

B. Does the responsibility for such instruction belong to business educators?

The responsibility does not belong to business instructors alone, but to all teachers, and primarily in the home. If it is not taught in the home, it certainly is the duty of the business educators, and it becomes a difficult duty, because in many cases the instructor will have to teach things contrary to the examples set in the home. Perhaps the result will be that the pupil will have some influence on the parent, too. We have not fulfilled our duty as business educators if we do not teach ethics.—*Mrs. Bessie I. Baxter, Montverde, Florida.*

The responsibility for such instruction in business ethics belongs to business educators. There is one reservation, however. Such instruction should be incidental with some immediate practical business problem as it arises, and not as a separate, definite ethical proposition.—*Harry D. Smith.*

Those who train students for service, be it professional, purely mechanical, or the mixture that goes into business, should equip their students to face the personal and moral problems as well as the technical difficulties they will meet. Knowledge of the general principles of right conduct can be taught by all members of the faculty, but problems peculiar to business can be handled only by those familiar with commercial situations—the business educators.—*Sister Mary Regis.*

The Counting House



MILTON BRIGGS



R. ROBERT ROSENBERG

A MONTHLY SERVICE FOR TEACHERS OF BOOKKEEPING, BUSINESS MATHEMATICS AND COMMERCIAL LAW

Conducted by

MILTON BRIGGS and R. ROBERT ROSENBERG

MORE than ever before in history are the people of the United States income-tax conscious. Each taxpayer is required to maintain such accounting records as will enable him to make an accurate return of his taxable income. His books and records must be kept at all times available for inspection by internal-revenue officers and retained as long as the contents may be material in the administration of any internal revenue law.

The Internal Revenue Code recognizes that no uniform method of accounting can be prescribed for all taxpayers, and the law contemplates that each taxpayer shall adopt such forms and systems of accounting as are, in his judgment, best suited to his purpose. If no method of accounting has been employed, or if the method employed does not clearly reflect the income, the computation will be made in accordance with such method as, in the opinion of the Commissioner of Internal Revenue, does clearly reflect the income.

THE FIVE-AND-TEN CENT STORES and stationery stores now have for sale handy record books for entering each day's tax expenditures. Every person should keep one of these books in convenient place and form the habit of making a daily record in it of each tax expenditure. We know of one man who keeps this book in his top dresser drawer and makes his entries in it just before going to bed at night.

Bookkeeping for the Farmer

MORE AND MORE, bookkeeping is entering into the business of the farmer. Most farmers have not kept books, but they must do so this year because rising farm income and lowered exemptions have put many more of them into the income-tax-paying or at least into the income-tax-return group.

To make out this required income-tax report, the farmer must have at least a simple record book, in which all receipts and expenses are listed. He will need two inventories—one taken at the beginning and one at the end of the year.

Many farmers will find that this record-keeping for tax returns will prove valuable in the management of their farms, and will install a more detailed system of accounts.

Teachers in agricultural districts do well to emphasize the importance of record-keeping to the tax-paying farmer.

Accountancy Best Paid Profession

"THE ACCOUNTING PROFESSION is probably the best paid profession in the world.

f there be a profession in which the aver-ge compensation is higher, it is not known o us. . . .

"Reasons for the comparatively generous ompensation of accountants are not far to eek. In the first place, the work is highly echnical and can be permanently undertaken nly by men with experience and ability of peculiar nature. In the second place, the upply is far short of the demand, and by very indication the lack of balance between upply and demand will continue for many ears to come. . . .

"There is need for accountants. There is ample compensation for accountants. There is no prospect that the supply will overtake the demand within the lifetime of even the youngest of us."—*Journal of Accountancy.*

More Cash Prizes

THE SIXTH in the current B.E.W. series of short bookkeeping projects appears on pages 589-590 of this issue. Again, cash prizes are to be awarded for student solutions.

Smiles on the Credit Side

From Dr. P. O. Selby, Northeast Missouri State Teachers College, came the following anecdotes and cipher. The key to the cipher is elsewhere in this issue—but don't look now!—*Editor.*

Advice to the Tax-Worn

Puzzled: Don't be bluffed. Simply put all extra leaves in dining-room table, grasp tax return firmly with both hands, and throw it flat on its back. When you have it down, brand it on its face with hot ink.

C. H.: Yes, algebra may be used in figuring your return. Personally we employ trigonometry, although many prefer calculus and a couple of lawyers.

Taxpayer: Your problem is as clear as a Chinese laundry ticket. Simply deduct the net profit of losses (plus inventories at end of year) and add income from salaries, wages, bonuses, director's fees, and pensions. Nothing to it!

J.J.C.: Refer to Table 113 on Page 11, Section 28, Part IV of return. Then if Item 86, Schedule V, line 7, exceeds the sum stated in Item 21, page 9, Schedule Z, get another blank form.

Confused: No, you should have figured the amounts in Items 34, 60, and 69 as net losses from Wear and Tear. Obsolescence and Depletion Charged Off (see K. 2 on Page 8 of Instructions) before entering total in Item 94, Schedule O. It's perfectly simple.

L.F.: Don't worry about your 1942 tax. You may not have any income.

A Problem in Cipher

A MERCHANT WISHED to send his brother a new copy of his profit and loss statement for the month, but he did not want his brother's secretary, who always opened the mail, to know it. So he arranged to send it in code. The secretary was able to decipher it, however, because she was clever at interpreting codes. Can you do as well? Here is the profit and loss statement:

Sales for the Period		YMMM.	
Less Returned Sales and Allowances		NMM.	
Net Sales			EKMM.
Deduct Cost of Goods Sold:			
Inventory August 1		OOMMM.	
Purchases	EMMM.		
Add Inward Freight	EMM.		
	EEMM.		
Less Returned Purchases	OTM.		
Net Purchases		EOTM.	
Merchandise for Sale		OYOTM.	
Less Inventory August 31		OOAOA.	
Cost of Goods Sold			NTEY.
Gross Selling Profit			ONAA.
Deduct Expenses:			
Office Supplies		KA.YT	
Rent		OTM.	
Salaries		ELT.KM	
General Expenses		SN.ON	
Total Expenses			LMY.EL
Net Profit for the Period			TAO.AE



All About the Monthly B.E.W. BOOKKEEPING CONTESTS

How to Participate

1. Have your students work the Contest Project. If your students do not already hold a Junior Certificate of Achievement, have them work only Part A and submit their solutions for the Junior Certificate. Students who have earned Junior Certificates should work both Parts A and B for the Senior Certificate. If they hold Senior Certificates, have them work all three parts, A, B, and C, for the Superior Certificate. The B.E.W. grants you permission to duplicate the project for free distribution to your students if you wish them to have individual copies.

2. The papers of only three students may be entered in each division for the contest prizes. Select the three best papers in each division and label each of them "JUNIOR PRIZE," or "SENIOR PRIZE," or "SUPERIOR PRIZE," as the case may be. Place these contest entries on top of your entire group of papers.

3. If you prefer to enter the contest only, and not have your students' papers considered for certificates, send just the three contest entries, without fees. The contest is free. For keen group enthusiasm, however, we strongly recommend that you send all your students' papers, with the usual 10-cent examination fee, to be considered for certificates which your students will be proud to show to prospective employers.

Divisions

Junior Division. Open to all students of bookkeeping, either first- or second-year

Senior Division. Open to those who hold a Junior Certificate of Achievement

Superior Division. Open to those who hold a Senior Certificate of Achievement

Prizes

One $3 first prize in *each* division
Seven $1 prizes in *each* division
In cases of ties, duplicate prizes will be awarded

4. If you wish to have the solutions considered for certificates in addition to the prizes, send the entire group of papers with a remittance of 10 cents for each paper, including the three contest entries. We will award attractive two-color Junior, Senior, or Superior Certificates to all students (including the three contest participants) whose papers meet an acceptable standard.

5. Each paper submitted must have these data in the upper right-hand corner:

Student's name in full
Name of school
Address of school
Teacher's name in full

The three contest participants should type above their names, in capital letters, JUNIOR PRIZE, SENIOR PRIZE, or SUPERIOR PRIZE.

Send *All* Your Students' Papers for Certification

There will be increased interest among your students when they are rewarded for good work by attractive two-color certificates of achievement, which can later be shown to prospective employers. Remember, although only three papers may be entered for contest prizes, any number of papers (including the three contest entries) may be submitted for certification at the usual examination fee of 10 cents a paper.

6. With your club of papers, send a typed list in *duplicate* of the names of the students whose papers are included in the club. Each name should be typed as it is to appear on the achievement certificate. Beside each name should be typed the letter A, if the student is competing in the Junior Division; the letter B, if he is competing in the Senior Division; or the letter C, if he is competing in the Superior Division.

An illustration of the entry form as it should appear is given on page 594. When we send you your first lot of achievement certificates, we will include regular printed entry forms for future use. Remember, students must qualify for the Junior Certificate before competing for the Senior Certificate, and they must hold the Senior Certificate before competing for the Superior award.

7. All papers become the property of the BUSINESS EDUCATION WORLD. No papers will be returned.

8. The judges will be Clyde Blanchard, Milton Briggs, and Miss Janet Leddy.

9. Send your club of papers by first-class mail or by *express* (they cannot be sent by parcel post) to: THE BUSINESS EDUCATION WORLD, 270 Madison Avenue, New York, N. Y.

10. CLOSING DATE of the March contest is March 26, 1942. All papers must be *in our hands* on that date. Certificates of achievement will be awarded within a few weeks. Winners will be announced in the May issue.

A Three-Part Bookkeeping Project

MILTON BRIGGS
Senior High School
New Bedford, Massachusetts

THIS is the sixth in a series of practical bookkeeping projects. Students can complete each part in a 40-minute class period. The solution to Part A can be submitted for a Junior Certificate of Achievement. The solutions to Parts A and B are required for a Senior Certificate, and solutions to Parts B, and C for a Superior Certificate of Achievement.

This project will provide a welcome change from textbook routine. The BUSINESS EDUCATION WORLD will distribute cash prizes, as described on the previous page, for student solutions of this project. The information they will need is given in this project. (See opposite page for a more complete explanation of the project service.)



Read these introductory paragraphs to your bookkeeping students:

On February 28, 1942, Hartley Spence and Daniel Tomlinson completed their first year in business. Spence and Tomlinson are partners. They share ownership and management of "The Outlet," a retail clothing store.

Assume that you have served as bookkeeper in the store during the first year in business, and that, at the end of that time, Mr. Tomlinson, who is in charge of the office work, asks you to prepare for him a Work Sheet, financial statements, adjusting entries, and closing entries. All the information you will need for this work is in the Trial Balance and the additional data shown with this project.

TEACHERS: Have this information written on the blackboard or duplicated, or dictate it to your students.

THE OUTLET
Spence & Tomlinson

TRIAL BALANCE
February 28, 1942

1	Cash	5,431.76	
2	Notes Receivable	500.00	
3	Henry R. Baldwin	57.50	
4.	Richard Bradley	37.42	
6	James Carew	16.87	
8	Robert R. Chandler	11.16	
9	Frank C. Demers	61.43	
10	Otto Fichtenmayer	10.04	
12	Florence Grinnell	43.80	
15	Joseph A. Mahoney	101.08	
16	Elizabeth C. Maley	236.27	
17	Gordon Maxfield	40.44	
21	Manuel C. Mello	90.76	
23	Mary F. O'Leary	1.63	
36	George Oliver	14.92	
39	Octave Pearson	44.06	
42	Benjamin Pease	106.16	
51	Harry L. Rosenthal	192.45	
52	Paul St. Laurence	55.00	
57	Caroline Simmons	72.43	
63	Lloyd Taber	27.03	
65	Armand Valois	3.09	
74	J. Henry Weeks	16.11	
82	Store Furniture and Fixtures	10,548.75	
83	Office Equipment	1,630.00	
84	Delivery Equipment	700.00	
85	Notes Payable		2,000.00
86	Mason-Dixon Supply Co.		432.92
89	Oliver & Adams		134.50
93	C. B. Hartman, Inc.		98.02
97	Pierce Brothers		371.96
104	Phillip Russell & Sons		73.08
107	Hartley Spence, Capital		9,074.81
108	Daniel Tomlinson, Capital		9,074.81
109	Merchandise Purchases	29,044.83	
110	Purchases Returns and Allowances		902.22
111	Merchandise Sales		40,637.87
112	Sales Returns and Allowances	1,104.92	
113	Freight Inward	830.43	
114	Rent Expense	2,400.00	
115	Store Salaries and Wages	7,545.80	
116	Office Salaries and Wages	2,301.55	
117	Selling Expense	900.72	
118	Office Expense	104.49	
119	Discount on Purchases		1,843.62
120	Discount on Sales	343.74	
121	Interest Expense	30.00	
122	Interest Income		12.83
		64,656.64	64,656.64

Merchandise Inventory, February 28, 1942, $8,037.56.

Depreciation on Store Furniture and Fixtures 10%.

Depreciation on Office Equipment 5%.

Depreciation on Delivery Equipment 20%.

Interest Expense Accrued, $11.40.

Instructions to Students

PART A

For Students Who Wish to Earn a Junior Certificate of Achievement:

Prepare an eight-column Work Sheet for Spence & Tomlinson. Use regular bookkeeping paper or plain white paper, properly ruled with pen and ink. *All wording and figures must be handwritten.*

PART B

For Students Who Hold a Junior Certificate and Wish to Earn a Senior Certificate:

Prepare a Profit and Loss Statement and a Balance Sheet. Use regular bookkeeping paper or plain white paper, properly ruled with pen and ink. These statements may be either handwritten or typewritten; the Balance Sheet may be either in report form or account form. (The Work Sheet is not required in Part B.)

PART C

For Students Who Hold a Senior Certificate and Wish to Earn a Certificate of Superior Merit:

Do Part B (above) and prepare Adjusting Entries and Closing Entries. These entries must be handwritten on journal paper or plain white paper.

IMPORTANT NOTICE

to all teachers participating in
THE INTERNATIONAL BOOKKEEPING CONTEST

The contest closes April 1, 1942. For the contest, students are to submit the five books of original entry and the trial balance taken at the end of *January*. (Through error, the month was printed as February in the original project.) Do *not* send in the ledger.

Take Your Law Class to Court

Damages, Part II—the fifth in a series of actual law cases with the results and comments by the judge.

H. G. ENTERLINE

Professor of Accounting and Law
Elizabethtown (Pennsylvania) College

LESSON to be learned from the cases given here: Automobile damage suits are difficult to prove. Avoid exaggeration. Go into court with sufficient evidence and witnesses to set up a satisfactory case. Settle out of court if at all possible.

Adams vs. Smith

Adams sued to recover $40 damages to fender, bumper, and tire. Both parties carried insurance. Defendant entered a counter-claim of $45. Both parties were represented by counsel.

Plaintiff testified that he was driving *east* on Bay Highway on a rainy night when he observed a car coming toward him in the middle of the road at a distance of 200 yards. He turned off the highway to avoid collision, he said, but could not get off the highway far enough because of a deep ditch and a row of trees. Defendant's car struck his car even though he was halfway off the road.

Adams testified that Smith had three people on the front seat of his car and was driving on a strange road; but the road was very familiar to Adams, who was alone at the time of the accident and could produce no witnesses except those necessary to establish the nature and the extent of damages. He placed his repair bill in evidence. Heavy downpour of rain had obliterated all tire marks.

Defendant Smith testified that he was driving *east* (it was later established that he was driving west) when the accident occurred. Plaintiff, he said, had crossed the white line and was driving on the defendant's side of the road when the accident occurred. (The plaintiff testified that there was no line separating the two lanes, and that solid blocks of concrete extended across the entire highway). The defendant brought in two witnesses to assist in the establishment of his claim. He presented signed repair bill as evidence of amount of claim.

The case was dismissed by the judge, because there was conflicting testimony, with neither side presenting a clear case. The court was unable to determine the facts from the testimony presented. The court was of the opinion that if the plaintiff was aware of an impending accident, he should have stopped his car entirely.

Auto Driver vs. Truck Driver

In a suit to recover damages in the amount of $35 resulting from an automobile accident, the plaintiff testified that he was driving east on Elm Street at 7:30 p.m. when the truck driver crossed the white line, sideswiping his car, damaging bumper, fender, and headlight.

Plaintiff stopped immediately, he said, but the defendant kept on going down the street, later walking back to the scene of the accident. Plaintiff testified that he was driving about thirty miles an hour. He demonstrated with toy automobiles how the accident had happened. He presented itemized bill for repairs signed by mechanic.

The defendant, the truck driver, testified that he was driving west on Elm Street on the way home from work when the accident happened. The plaintiff, he said, crossed the white line to pass around a car that was pulling out from the curb, thereby side-swiping the defendant. Defendant said that he drove down to the next block and turned the corner before stopping, in order to prevent traffic jam. He wrote down the names of the witnesses, he said, but had thrown away the names two days before,

because the plaintiff had agreed not to sue. Later the truck driver testified that he could produce witnesses if the court would postpone the case for a few days. Demonstrated with toy automobiles his version of the accident. He attempted to enter a counter-claim but presented no repair bill as the plaintiff had.

Judgment was for the plaintiff for $35. The court denied postponement, claiming that anyone could produce appropriate witnesses after he had heard the other side of the case. The defendant failed to present satisfactory evidence of counter-claim. The court was of the opinion that the defendant had intended to leave the scene of accident, but had changed his mind in fear of being caught as a hit-run driver.

Must We Label Ourselves Teachers?

A. JANE OSWALD
State Teachers College, Bloomsburg, Pennsylvania

BY the time we have taught ten years, most of us might as well have signs hanging around our necks, marked "Teacher." Why? Perhaps because we have changed so much that we have developed split personalities.

For example, let us consider Miss Stormy. In the classroom she is grumpy and domineering, wearing an ugly frown from 8 a.m. until 4 p.m. She is civil only to her associate teachers, to whom she must be pleasant or else become a social outcast. But when she gets home, she automatically changes her attitude and becomes a sweet, agreeable person whom other people enjoy knowing.

Most of us become grumpy. We don't have to. A well-disciplined classroom does not require a grumpy teacher. It is not entirely our fault we grow that way, for teaching is nerve-racking at times; but a smile, once in a while, gains more co-operation than a droopy mouth and stormy eyes. Teaching is a profession; it is a personal contribution to society, animated by the thought of betterment for coming generations. And there is more than one way we can help to better society.

We are rude. We are so eager to tell our views (now a classroom habit) that we forget the manners our mothers taught us. When we teachers gather in a group, we all speak at one time, each assuming that what she has to say is most important. Before we were teachers, we used to listen to our friends' ideas, but we don't any more!

Textbooks do not teach us to overcome such an attitude. We must try to picture ourselves as others see us. It is just as important to be a good listener as to be a good speaker. Listeners acquire knowledge; speakers express knowledge—sometimes. Do we think that by the time we've become teachers we have learned all there is to know? To listen has both a social and an individual value.

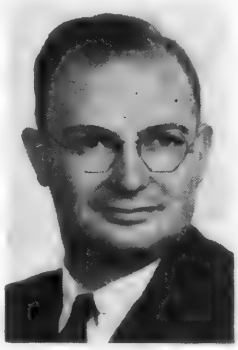
Let's check on ourselves a bit. Do we stand in the hall wearing an expression which says we'd like to chew off most of the children's heads? Do we sit at the teachers' table and either laugh or try to belittle other teachers' opinions? Are we among those who just can't wait till someone else is finished speaking, but must talk right up and tell what is on our minds? Do we raise our voices and shout at a disobedient child, and, at the same time, amuse the rest of the class with the ugly face that accompanies a school teacher's shout?

Students enjoy school more and learn faster when the class atmosphere is free from tenseness—when the teacher has a pleasant personality.

Why can't we be the kind of teachers most children like? There are some, you know. But many of us never even try. Can't we change some of our ways so that we will make our classroom and ourselves more desirable? Perhaps then we can discard that sign that labels us "Teacher."

Why Not Teach the Application Of Bookkeeping Principles?

ORVILLE H. PALMER



STUDENTS of bookkeeping face many problems. When they start their course, few if any of them know how they will use the training they are going to receive. Some may keep books for retail stores, others for doctors; a few may get into accounting departments of manufacturing plants; and many may never become bookkeepers at all.

What are teachers doing to give sound instruction in principles and training in applying principles to the many types of situations that the beginner finds on the job?

Most of us say, "If the student understands the principles, he will be able to adjust himself to any situation." We can, however, help him make that adjustment more rapidly.

The textbook used probably has a chapter dealing with deferred charges, such as insurance, office supplies, and store supplies. Does the student recognize that deferred charges are sometimes called prepaid expenses or deferred assets? Does he realize that a doctor has deferred charges in his medical supplies; a lawyer, in his legal supplies?

When teaching the work on deferred charges (or any other bookkeeping problem), give the student a chance to use not one text but several, so that he may become acquainted with the different terminology. Introduce problems based on a club's affairs, a professional man's office, as well as on a commercial or industrial business.

ORVILLE H. PALMER is head of the Commercial Department at Shorewood (Milwaukee) High School. His degrees are from Whitewater (Wisconsin) State Teachers College and Northwestern University. His chief professional interest is in making the teaching of bookkeeping applicable to practical situations. He formerly taught bookkeeping at West High School, Aurora, Illinois. Gardening is one of his nonprofessional interests.

At Shorewood High School, we attempt to give the student this broader background by assigning supplementary textbooks.

Our library purchases several of the available texts in sets of three, eight, or fifteen. Each year, as new books come on the market, we select and add a set or two of those that will contribute something not found in the older books. These books are used for study in the classroom and may be withdrawn for study overnight. The students pay a fee of 50 cents per semester for their use.

We now have available ten sets of references, ranging from the simplest personal record-keeping to strictly vocational books.

For each unit to be studied, a "Guide for Study" is prepared. It contains a bibliography, a general introduction to the form or problem to be studied, and a series of questions designed to bring out the different terminology and methods used in the references.

For example, in the unit on the Cash Book there are such questions as:

1. What is the principal difference in form between the form illustrated on page 52 of reference B and that illustrated on page 65 of reference A?
2. Do you believe the illustration in reference B to be in any way superior to other forms illustrated?
3. Can you see any particular type of organization that would probably use the form illustrated in reference B rather than the one illustrated in reference A?

Out of the discussion following the study of these questions will probably come the conclusion that in basic principles the forms are identical, but that one form may suit the peculiar needs of a business or profession better than the other. Probably more

important will be the ultimate conclusion that business tends to design the forms it uses to meet its individual needs and that bookkeepers and accountants must be able to adapt general principles to each form.

Practical Problems

At the end of the unit there is a series of problems. The first one is a vocabulary study in which an effort is made to bring the different terms used by the various texts into focus for study and comparison.

Some of the problems in the use of the Cash Book are as follows:

Prepare a Cash Book for the following transactions of a high school prom.

Study carefully the following transactions taken from a doctor's office. Prepare an appropriate Cash Book and make the entries.

Journalize in a two-page simple Cash Book the following sample transactions taken from a grocery store.

For this problem use the transactions of any one of the following references.

When the student has finished his unit, he has studied and worked problems for several situations.

Collected Bookkeeping Forms

During the study of any unit, students are encouraged to bring to class forms used in local business and professional offices that apply to the unit being studied. These forms are displayed on the bulletin board during the course of the unit.

Another point to be stressed is the ability of individuals to adapt themselves to new terminology and new forms. If we have a problem using transactions from a doctor's office, a test may be based on the transactions of a lawyer's office. If, in the study of profit and loss statements, we have had problems in which a business has sales of merchandise as its only operating income, a test may be given covering a business that not only sells merchandise but does repair work as well.

Incidentally, we have found this to be most challenging. The students seem to enjoy taking such a problem and mastering it.

As a final step in application, during the last five weeks of the year, each student chooses, from the many practice sets published, the one in which he is most interested. This gives the instructor a chance to guide the weak student into the set that he will be able to master and the superior student into one that will challenge him. It serves as a review and is a good indication of how well the student can apply principles to new situations.

In our work, then, the student is brought into contact with several texts and their different approaches and terminology. He has the opportunity to apply principles to problems covering clubs, professional men's offices, and businesses. He has an opportunity to apply principles to new situations through tests and individual practice sets.

As a result, we have found that graduates, when they go to a job, have more than average confidence in their ability.

"Suggested Standards of Business Education in Connecticut" is the subject of the January issue of *Beacons on Business Education,* published by Teachers College of Connecticut, at New Britain. Contents include discussions of standards for insurance employees, by H. D. Prentice, of Aetna Life Insurance Company; of standards in stenographic work, by Earl P. Strong, Training Consultant, U. S. Civil Service Commission, Washington, D. C.; and of standards for high school students, by Dr. Helen Reynolds, of New York University.

Bookkeeping Project Entry Form

(See Bookkeeping Project, page 589)

Date .....

Teacher's Name .....

School .....

City ..... State .....

$.....enclosed for.....papers submitted for certification at 10c each.

No.	Student's Name	Division
1	John Smith	A
2	Helen Murray	A

If you do not have printed entry forms, a typewritten entry blank in DUPLICATE conforming to the illustration shown here should accompany your club of papers. Under the column "Division," place the letters A, B, or C corresponding respectively to the project the student has used—Junior, Senior, or Superior.

Achievement Tests in
American Business Law

R. ROBERT ROSENBERG, Ed.D., C.P.A.

5. *The Law of Contracts—Operation and Termination of Contracts, and Bankruptcy.*

THE following examination is the fifth in a series being presented in the BUSINESS EDUCATION WORLD.

Part 1, the true-false test, requires 10 minutes; Part 2, the single-answer test, requires 10 minutes; and Part 3 the case test, requires 20 minutes. If desired, the parts may be divided into shorter tests.

The correct answers are shown in parentheses after each statement and expression.

Permission is granted to teachers to duplicate these tests for free distribution to their students.

Part 1. Operation, Assignment, and Effect of Contracts

TRUE-FALSE TEST—*10 Minutes*

INSTRUCTIONS FOR STUDENTS: The truth or falsity of each of the following statements depends on the italicized words in the statement. If the statement is true, write T in an answer column at the extreme right; if false, write F and, in parentheses, write the word or phrase that will make the statement correct. (Note to Teachers: The answer column is omitted here to save space, and the answer follows directly after the statement.)

1. A person *may*, without being asked to do so, pay another's debt and so take the place of the original creditor.... (F—may not)

2. Notice *must be given* the third-party beneficiary of a contract at the time the agreement is made.... (F—need not be given)

3. A contract that names a third party as beneficiary *cannot be canceled* by the original parties, if the third party has adopted the benefits of the contract by acting in reliance on it. ... (T)

4. Failure to perform any of the parts of a divisible contract *gives* the other party the right to rescind the entire contract.... (F—does not give)

5. An agreement by two or more persons on one side of a contract that is so worded as to clearly indicate that it is the intention of each one to be individually responsible is considered a *several agreement*.... (T)

6. The persons in a several agreement are severally liable, and must be sued *individually*.... (T)

7. If one of the persons liable on a several agreement is discharged, the others similarly liable *are discharged*.... (F—are not discharged)

8. An agreement between the parties to a contract and a third party, by the terms of which the third party takes the place of one of the contracting parties, is referred to as an *assignment*.... (F—novation)

9. The person who transfers his rights under a contract is called the *assignee*.... (F—the assignor)

10. Most states permit a party to assign *his contract obligations*.... (F—his contract rights)

11. A contract requiring personal services *may not* be assigned without the consent of the parties affected.... (T)

12. The *assignor* is responsible for the proper performance of an obligation that has been assigned.... (T)

13. The responsibility for giving notice of the assignment of a contract right to the debtor is the *assignor's*.... (F—the assignee's)

14. Any payment made by a debtor to his creditor (the assignor) prior to the time that he is notified of an assignment *releases the debtor* from liability for the amount of such payment. ... (T)

15. As between the assignor and the assignee, an assignment *is valid* even if the debtor has not been notified of the assignment.... (T)

16. An assignment gives to the assignee *the same rights and benefits* as the assignor had under the contract.... (T)

17. An assignee may enforce in his own name his rights under an assigned contract, *in all states*, if the party liable has been given notice of the assignment.... (F—in most states)

18. A defense that could be used against the original party (the assignor) by the other party to a contract, up to the time notice of the assignment was given, *may* also be used against the assignee.... (T)

19. A *novation* takes place when different terms are substituted with the consent of both parties for the existing terms in a contract.... (T)

20. In a novation, the party who withdraws from the contract is *released entirely* from all obligations under it.... (T)

Part 2. Termination and Discharge of Contracts, and Bankruptcy

SINGLE-ANSWER TEST—*10 Minutes*

A single word or phrase will complete each of the following statements. In an answer column at the right of each sentence, write the word or phrase that will make the statement complete and correct.

1. A release that terminates a contract is referred to as xxx, if it takes the form of an instrument under seal.... (a general release)

2. When the terms of an agreement are fully carried out as to time specified, place, and conditions, the contract is said to be discharged by xxx.... (performance)

3. A provision in a contract, that calls for something involving a matter of personal taste or judgment, is known as a xxx clause.... (satisfaction)

4. If nothing is said in a contract as to the medium of payment, payment by xxx is implied. ... (money)

5. Offering to do without qualification what one is legally bound to do under a contract is termed a xxx.... (tender)

6. If a third party's check is accepted by a creditor in payment of a bill and the check subsequently proves worthless, the xxx is the loser. ... (creditor)

7. Money which Congress has declared must be accepted if offered in payment of private or public debts, or if offered in payment of money obligations required by contract, is known as xxx. ... (legal tender)

8. An agreement which at the time it is made cannot by any possibility be carried out, is xxx....(void)

9. An alteration of a written agreement, changing the rights or duties of the parties, is considered xxx.... (a material alteration)

10. A contract is terminated by xxx, if its performance is made illegal.... (operation of law)

11. The failure of a party to an agreement to perform his promise, without legal excuse, is considered xxx.... (a breach of contract)

12. An announcement by a party to a contract, that he does not intend to go through with the contract, may be considered by the other party as xxx.... (an anticipatory breach)

13. A party guilty of a breach of contract may be sued by the injured party in a court of law for xxx.... (money damages)

14. When money damages do not constitute an adequate remedy in a breach of contract, a court of equity will issue an order commanding a breaching party to go through with his part of the contract. This order is known as xxx.... (a decree of specific performance)

15. A contract sometimes provides that if the contract is breached, a fixed amount shall be paid the injured party. The amount of damages so fixed in advance is called xxx damages. ... (liquidated)

16. When no actual damages have been suffered in case of breach of contract, the court will sometimes award xxx damages.... (nominal)

17. A court order restraining a party from doing a certain act is called xxx.... (an injunction)

18. Any acts committed by a debtor while insolvent, which prevent creditors from getting their fair share of his estate, are known as xxx.... (acts of bankruptcy)

19. A statute regulating the time within which an action or suit at law may be instituted is called xxx.... (the Statute of Limitation)

20. After a petition in bankruptcy has been filed and the bankrupt has been examined, he may offer to pay a certain per cent of each of his debts in full satisfaction. Such a settlement is known as a xxx.... (composition with creditors)

Part 3. Operation and Termination of Contracts, and Bankruptcy

CASE TEST—*20 Minutes*

Analyze each of the following cases, stating your decision and the reason for your decision.

1. Barrie sold a bookkeeping machine valued at $900 to Sherman Brothers, payment to be made to the National Office Machine Company, to whom Barrie was indebted. If Sherman Brothers fail to pay the money when due, may the office machine company sue them for it? Explain. (Yes. It is the generally accepted rule in most states that a firm or person not a party to a contract, to whom one of the parties to a contract is in some way obligated, may, if the contract is made for his benefit, enforce the contract.)

2. Taylor paid a $250 debt which Robinson owed Adams, without the knowledge or consent of Robinson. When Robinson refused to repay Taylor, he brought suit. Judgment for whom? Why? (Judgment for Robinson. It has been held that a person cannot establish himself as a creditor by paying another man's debts, without the debtor's consent.)

3. Wilson owed Coffman $175 for merchandise. Coffman assigned his claim to Kelly and so notified Wilson. Wilson refused to pay the money to Kelly, claiming that he owed the money to Coffman, not to Kelly. Kelly sued Wilson. Should he collect? Explain. (Yes. A contract to pay money or to deliver goods may be assigned and is effective against the other party to the contract as soon as he has received notice of the assignment.)

4. Carr rented an apartment at $80 a month and signed a two-year lease. Ten months later, he sub-leased the apartment to Mann. Mann occupied the apartment for six months and then moved, being two months in arrears on his rent. The landlord sued Carr for the two months' back rent and for the rent for the eight months

remaining for the lease to run. Is Carr liable for any of the rent, and if so, for how much? What are Carr's rights? (Carr is responsible for the two months' rent in arrears as well as for the rent for the eight months remaining for the lease to run. He may, in turn, sue Mann for the ten months' rent, or he may reoccupy the apartment and sue Mann for the two months' rent that he was in arrears. Carr, as the assignor of the lease, is the original party to the contract and is responsible to the landlord on the agreement, in case the assignee of the lease fails to pay.)

5. Hurd contracted with Lehman for the purchase of Lehman's automobile for $600. Later, and before the transaction was completed, he changed his mind about buying the car and entered into an agreement with Burditt to take his place as the purchaser. Lehman had agreed to the substitution. May Lehman hold Hurd responsible on the contract as the original party, if Burditt fails to perform his part of the agreement? Explain. (No. When Lehman agreed to the substitution in the contract of Burditt for Hurd, it had the legal effect of a new contract taking the place of the existing contract. Such a substitution of parties in a contract is referred to as a novation. Hurd was, therefore, discharged from liability under the old contract. Only Burditt may be held liable by Lehman on the strength of the new contract.)

6. Graham installed an air-conditioning unit in Tracey's drug store. The agreement provided that the unit would operate to the complete satisfaction of Tracey. Tracey stated that he was not satisfied with its performance. Graham submitted the testimony of air-conditioning experts as evidence that the unit was mechanically perfect and operating efficiently. Would Tracey have to pay the contract price? Explain. (Yes. The contract would be considered substantially performed. The air-conditioning unit is mechanical in nature and does not involve personal taste. If the unit satisfies Tracey's needs and should satisfy a reasonable man, the contract is considered performed.)

7. Haines, the owner of a shoe factory, agreed to manufacture 2,500 pairs of shoes for the State Guard. A strike prevented him from complying with the terms of the contract. Nothing in the contract provided for the contingency. What are the rights and liabilities of the parties? (Haines must complete the contract even if he has to buy the shoes elsewhere. Failure to do so makes him liable for damages for breach of contract.)

8. Sloan, a pianist, was prevented from giving a concert because of illness. The organization sponsoring the concert sued Sloan for expenses incurred in preparing for the concert. Was Sloan liable? Explain. (No. A contract for personal services is terminated and the parties to it released from liability if performance of the services is made impossible by illness.)

9. Gibson, who had contracted to sell a tract of land to Cooper, subsequently refused to carry out the contract. What remedy, if any, does Cooper have because of Gibson's breach of contract? (Cooper may sue in a court of law for money damages or in a court of equity for specific performance.)

10. Murdock, a bankrupt, failed to include the claim of Bowle in the schedules filed by him. After Murdock's discharge in bankruptcy, Bowle attempted to collect what was due him out of property acquired by Murdock since the petition in bankruptcy was filed. Should Bowle succeed? Why? (Yes. Any claim that is not listed in the schedules is not affected by a discharge in bankruptcy.)

A Letter Costs 60¢

BUSINESS MEN who figure that letter writing costs them nothing but the price of a stamp, plus maybe a cent or so for envelope, paper, and assorted odds and ends, will view their mail with more respect in future. Dr. Benjamin R. Haynes, professor of business education in the University of Tennessee, has figured out that, including cost of dictation, transcription, supplies, and overhead, the average business letter represents an investment of 60 cents.—*Business Week, December 6, 1941.*

Business Week refers to a study made by Benjamin R. Haynes and Harry T. Miller, which appears in the BUSINESS EDUCATION WORLD for May and June, 1941. This study has been reprinted and may be purchased at 25 cents a copy from the nearest office of the Gregg Publishing Company.

A NEW TRANSCRIPTION SERVICE for the nation's classrooms has been established by the National Broadcasting Company as a result of a four-year experimental study in radio education through recorded programs.

The difference in time zones and lack of uniformity in classroom schedules have long been obstacles for educators who wished to make effective use of radio programs.

Dr. James Rowland Angell, NBC public service counselor, has indicated that permanent central libraries for the circulation of recordings will be established in key cities.

Co-operation Really Works In Our High School



MARIE M. STEWART

IF anyone had told me, when I first started teaching, that it was possible for a class to be interested, entirely without shyness, and ready to volunteer opinions, I should have debated it most vehemently. But this surprising fact is only one of the surprises that have resulted from our office-practice plan. Co-operative secretarial training has come about naturally; so has our placement system; so has a close tie-up with local businessmen. And we started with one antiquated hand-operated stencil duplicator!

Any teacher of office practice could orate indefinitely on the result of the teacher-secretary plan. Our pupils were worked to death as soon as we got the plan under way. Even short tests had to be duplicated; the entire faculty, with the exception of the commercial teachers, developed writer's cramp.

The reason for such exploitation, of course, was that the teachers had no idea of the amount of work involved in cutting seven or eight stencils for tests or in typing a master's thesis. Their work was perfectly and promptly done, and they came to take it as a matter of course. In many cases I had to step in and return work that just could not be done because of lack of time.

Our pupils were assigned to different teachers to act as secretaries. They reported to their "bosses," notebooks and pencils in hand, every morning before school. They were taught to be pleasant, regardless of the amount of work given, and to assume always an attitude of being glad to help.

At the end of the term of duty, the teachers were asked to fill out questionnaires about the secretaries. The questionnaires covered personality points, initiative, and quality of work done. The last question on the list we considered of major importance. This question was, "If you were an employer, would you retain the services of this secretary?"

When the blanks were all in, they were discussed in class, without mentioning the names of the teachers or of the pupils. The pupils agreed on what mark was to be given each pupil on the basis of these reports, and this mark was duly entered in the record book.

Co-operation is something we practice at all times. I fully believe in the Golden Rule, and this belief was transmitted to the pupils. The members of this class have always been enthusiastic followers of their teacher.

No job is too hard to tackle, never is too much work given to them. If one person has eight stencils to cut in one period, seven other pupils volunteer to take one each, and the job is done on time. If an unusual assignment is given, complaints arise from all corners of the room—because the others do not have a chance to do it! If this job is such that there is no possibility of having another like it during the year, the class adjourns to the O. P. room and everyone has a hand in it.

I have never ceased to marvel at the co-operative spirit of this class, because, harking back to my own high school days, it seems that I exercised all my ingenuity in devising ways by which to dodge work.

We all know that, no matter how much we like our work, there are times when we think that a ditch-digging job would be a

nice change. Recognizing this fact, I designated the south wall of the office-practice room as a wailing wall and told the pupils to use it when, as, and if they reached the point of exasperation. This wall has received rather hard usage. See illustration!

Personality Ratings

We have done and are doing a great deal in the way of personality development. The pupils are taught that it is not enough to be bright—one must also *look* bright. They are not allowed to saunter along the halls; they must look neat, bright, and alert during the entire working day.

We distribute personality charts to the pupils. For each pupil, a chart is filled out by another pupil, whose name is kept a secret. These charts are collected and read aloud, with the permission of the person analyzed. After a discussion of each, the charts are given to the owners, and on the backs they are asked to write their opinions of the analyses. In every case, this comment has run something like this, "I think this is a fair report, and I shall try to correct those things criticized."

The commercial teachers and the two secretaries in the office thought this such a good idea that they asked to have the class rate them. They were delighted with the results, and all said they received much benefit from them. It was also a test of the ability to "take it."

I read mine aloud to the class and thanked them for being so fair. It was a shock to find beside the posture section that it was "very good for a big person." I felt like the fat woman in the circus and started to wonder about the Hollywood diet.

Beside the voice section was written, "A little high at times, with slight harsh undertones." I had not known that, but I have been watching for it ever since.

That the class took these analyses seriously was proved by the girl who habitually slumped at her desk; she suddenly straightened up and smiled at the teacher. The collarless boy came to school wearing not only his collar but also a *necktie*.

Everything was talked over thoroughly with the class; every problem was their problem as well as the teacher's.

In this course, we have developed the



The Wailing Wall, Where Office-Practice Students Blow Off Steam

MRS. MARIE M. STEWART heads the Commercial Department at Stonington (Connecticut) High School. She has taught commercial work in high schools in Vermont and Rhode Island and in a Seattle business school, and taught contract bridge for several years. (She won a bridge championship last summer.) Her chief professional interest is in devising ways to enable high school graduates to fit into the business world. Under "achievements" she lists two Stewart daughters, ages 13 and 17, and a Stewart son, age 12.

weaning process. The first quarter, everyone was consulted about the setup and preparation of all work. The second quarter, the pupil who had the work to do consulted with the teacher. The third quarter, pupils were required to do the work themselves and ask for criticisms afterward. The fourth quarter, the work had to be done entirely without advice, and done perfectly—or else! Our graduates are a very self-reliant lot.

Besides working for and with the other departments in the school and for and with the community, we have carried on three major projects.

Placement Bureau

Two years ago, nobody seemed to need help of any kind; business-college graduates were a dime a dozen; industry of all kinds was paralyzed. The placement problem was a very real one.

We undertook to make all employers in the town conscious of the Stonington High School Placement Bureau. A survey was made of all industries, of fraternal and social organizations, of pastors of the different churches. In office-practice class, we took class time to practice the approach, the selling of the idea, and the graceful exit. Then we turned the pupils loose.

Not a nook or cranny of the town was neglected; *everyone,* in a week's time, was cognizant of the fact that we had a placement bureau. Ministers and priests announced the news to their congregations; presidents of societies told their members about it.

A month later, we decided that there should be a follow-up, so we duplicated notices calling attention to our previous visits and once more "pushing" the project. These notices were distributed all over the community.

All seniors and alumni who wanted work were registered. We did not stress commercial work but asked for any kind of job. Times were hard, and many children were glad to get an opportunity to do anything that might add to the family revenue. . . . Take care of your children, Missis? Cut your lawn, Mister? Isn't there something you dislike doing? Can't we do it for you?

Business was very slow at first. Then, gradually, it grew. One businessman heard that another firm was going to need two clerks. He left his own store to come up to school to tell us about it!

Now we cannot find enough people for the jobs that are reported to us.

Guest Speakers

We try to have one assembly speaker each month. These speakers are businessmen very carefully selected from a variety of occupations so that their talks will make for a broadening of the pupils' outlook.

The transcription class is composed entirely of office-practice members. They are required to bring notebooks to the assemblies and to take down all the highlights of the speech. The teacher also takes notes. This trains the students to separate the important things from the unimportant.

It happens that the transcription class follows this assembly. During this class hour, we outline the speech from the notes. This is not a hurried affair. Time is taken to point out the relative unimportance of some of the notes and to discuss how a multiplicity of notes could be disposed of in one sentence. If the speaker has a pet phrase, that phrase must be quoted exactly.

After this session, the outline is duplicated. At three o'clock of that same day, a copy is placed on the desk of the executive who so kindly consented to give us his time. This has proved to be a particularly good idea. The speakers like to see how many of their points were "put over" and to know that their time was not wasted.

One of these duplicated outlines goes into the notebook of every office-practice pupil. When, in business English, the time comes

to teach letters of application, and the point is made that each letter should be written to appeal to the individual who will read it and do the hiring, these outlines are brought out. The character of each man and his probable likes and dislikes are analyzed as far as possible from a study of these outlines.

We decide what would be the best tone to take in writing a letter of application to the first man who spoke, and the pupils write the letters. After these have been criticized, they are required to do their own studying of the other men and to write them letters.

Thus, they are taught a little of character analysis, and also are reminded that any experience is not for the moment only, but may well be carried over to benefit them in the future.

Training Project

After spending a few weeks vainly envying those who have all the equipment necessary to give office-practice pupils a proper foundation, we started to think of ways in which to overcome this lack. Our town is composed of three separate communities and covers an area of approximately ten square miles. There are, in these three communities, four large industries and several smaller businesses. Since we were preparing our pupils for positions in this town, it seemed a good idea to work out some way to familiarize them with the policies and equipment of these offices.

Thus came the birth of the project. The plan was to see whether we could put our boys and girls into these offices from three to five o'clock each afternoon for a month and then, at the end of that time, shift them to some other plant. We were sure that if our pupils got a chance to show what they could do, they would be preferred for any job that might be open. This has worked out exactly as planned. We place almost 50 per cent of our trainees in the offices where they are trained.

The first snag was a dispute with the Department of Labor. They are concerned with the prevention of exploitation of minors, and rightly so. After quite an exchange of letters, I went to the state capital to call on the Commissioner. When the project was outlined to him, he saw what it would mean to our commercial pupils and, after investigation, gave his approval.

With that out of the way, the next move was to get the co-operation of the office managers and heads of industries. The response was amazing. I had not realized that there were so many public-spirited people in existence. I was met with open arms (figuratively, be assured), and made to feel like an old friend.

With the decks thus cleared, we asked the members of the class to volunteer for this training. It was presented as a rare privilege, which it was, and nobdy was *required* to participate. A schedule was worked out whereby the pupils who lived in a certain community would, as far as possible, train in the offices in that community.

Before training time came, the pupils were thoroughly grounded in the following points:

1. Arrive a little before the time appointed and ask for the office manager.
2. Introduce yourself.
3. Always show eagerness to learn. Never try to show off your knowledge. Let people teach you, even though you already are familiar with that particular branch of the work.
4. Be sure to get to the office in good time and stay until all work is cleared up.
5. Remember that any clerk who takes time to instruct you is thereby being distracted from his work. Show him proper appreciation.
6. At the close of your training time, thank the members of the office force, then ask to speak to the office manager. Be sure to cover the following: Tell him that your time is up. Tell him what you learned. (He will probably ask you.) Thank him in your nicest manner. Tell him the name of the person who reports next.

After about ten weeks of training time elapsed, a checkup visit was made. The first question asked was, "Are there any things that you feel the pupils should have known before they came to you and that we could have taught in school?" If there were any such deficiences, we made a note of them, incorporated them into the office-practice notebook, and made them part of the regular course. We also asked about personality points and aptitudes.

During this training time, the pupils were

required to take notes about the various jobs performed and the procedures followed. Then on Fridays we held a "jam session," when the class was taken over by the trainees, who discussed the different items in their notes. Sometimes we found that the same type of job was handled differently in different offices. We took time to talk over these differences and we reached conclusions as to the most efficient way of doing various jobs.

Our co-operating businessmen certainly put the pupils through a thorough, practical course of training. If the trainee was a girl, she would probably be started on the switchboard. She stayed there until she understood that operation perfectly and then was transferred to some other department.

Then came the banquet. We decided that we should like to show our appreciation in a material way, and what would appeal to a man more than a good meal? We issued invitations to all the men who had worked with us, and the pupils began to save a certain sum of money each week. The guest dinners were paid for out of our commercial fund. We were more than a little touched by the eagerness of these men to accept our invitations.

When the big night came, an exceptionally good dinner was served, the menu having been planned for men's appetites. After dinner, a short program was presented. One of the members of the class acted as toastmaster, and the speeches all had to do with the advantages this training had given them.

This project has welded the school and industry into one family. The administrators feel a personal and fatherly interest in all the boys and girls who have trained in their offices. They have been made to feel that they own an interest in the school, and that feeling has paid us big dividends.

$ $ $ for Your Problems

IN THESE DAYS of intensified effort, the B.E.W. doesn't want to waste a line of space. We want to make every line of direct practical value to the largest possible number of commercial teachers.

In order to accomplish this, we must first find out what the immediate teaching problems of our readers are and then give as authoritative solutions as possible. Mrs. Stewart's letter, appearing on page ii, is indicative of the welcome that our readers would give to a more complete treatment of their problems in the columns of the B.E.W. Her article, which precedes this announcement, illustrates how a resourceful teacher can solve a problem.

We need your help in order that we may be of more help to you, and we are willing to pay you for that help.

The B.E.W. will pay for a list of your teaching problems under the conditions described below. Your return for sending us this list will be doubled, because you will not only get paid for sending the list to us, but we will then have those problems answered in the B.E.W. as authoritatively as possible, the answers coming preferably from teachers who have successfully solved the problems.

Here are the conditions of our offer:

1. The B.E.W. will pay $5 to the teacher submitting the best list of teacher problems in any business subject. Here is a partial list of subjects: shorthand, typewriting, transcription, secretarial training, bookkeeping, business law, business arithmetic, business machines. In case of a tie, duplicate prizes will be awarded.

2. The decision of the judges will be final and will be based on the general interest of each list for teachers of the subject. All lists will become the property of the B.E.W.

3. Teachers are not limited as to the number of problems that may be submitted on each list, nor the number of subjects for which lists may be submitted.

4. The board of judges will consist of John Robert Gregg, Clyde I. Blanchard, Harold H. Smith, R. R. Rosenberg, and Louis A. Leslie.

5. All lists must be in the hands of the Readers Service Department, The Business Education World, 270 Madison Avenue, New York, N. Y., by March 30, 1942.

Testing and Grading in Shorthand

Concluded

LOUIS A. LESLIE

THE major difficulties of a shorthand testing program are found in the testing of advanced pupils. The advanced pupil has a dual objective and, therefore, needs two types of test.

One of his objectives is speed in writing shorthand from dictation. Therefore, he should be given a shorthand speed test similar to that described in the preceding installment of this article, in last month's BUSINESS EDUCATION WORLD.

His other objective is the production of mailable transcripts at a commercially acceptable speed. Therefore, he must be given a test that will measure his ability to turn out transcripts that are completely acceptable for mailability and speed of transcription, although in setting school standards it is usually necessary to soften the transcription speed requirement, because a commercially acceptable transcription speed is difficult to develop under ordinary high school conditions.

Shorthand speed tests were discussed in the preceding installment of this article, in connection with the testing of the intermediate pupil. It is necessary here to point out only that the shorthand speed test still has a useful place in our testing program in conjunction with the mailable-letter test.

If we want mailable letters, we must dictate at a speed well within the student's ability. Therefore, we never find what the student's maximum speed really is.

Similarly, if we insist on shorthand speed tests with too high a degree of accuracy, we force the student to refrain from attempting dictations at his highest speed, because at his highest speed he would make more errors. In either case, we never know what his maximum shorthand speed really is.

Therefore, even after we have started giving mailable-letter transcription tests, let us continue to give shorthand speed tests at a speed high enough to avoid having transcripts so accurate that there is reason to suspect that the pupil really could have written 10 or 20 words a minute faster, but yet not so fast as to discourage the pupil by causing him to fall behind.

Then we come to the final test of stenographic competence—the mailable-letter test. It is at once the most necessary and the most difficult to administer and grade satisfactorily. It exemplifies, more vividly than any other part of our shorthand work, the fact that every period's teaching of transcription is unavoidably a period's testing. Every day's transcription period at the typewriter, when properly handled, must be conducted almost as if it were a final examination. An incidental advantage of this is that the pupils become so accustomed to this exacting standard of work that they lose their fear of the examination itself, because the examination is indistinguishable from the daily work they have been doing.

Desirable Teaching Conditions

Because teaching and testing are so nearly identical in transcription work, we must pause here to recognize that few schools yet have good transcription teaching conditions. We shall describe desirable conditions for the teaching and testing of transcription, knowing that many teachers will be unable to obtain these desirable conditions completely, but knowing, too, that the quickest way to reach a goal is to have a clear vision of the goal and at least strive to reach it.

Ideally, we should have one period for shorthand and one period for machine transcription each day. We should have at least 80 periods in the shorthand classroom and 80 periods of machine transcription—preferably in the same semester. Most of the shorthand period should be devoted to further shorthand speed development.

It is a good plan to dictate the letters for the next transcription period at the beginning of the period. This should not take more than 10 minutes and will serve as a warm-up, because the letters for mailable transcription must necessarily be dictated at a somewhat lower speed than that at which speed-development dictation is given.

It is a good idea to save the last 10 minutes of the period for the checking of the transcripts, because in that case there is no possibility that pupils will be able to waste precious class time by a fruitless discussion of technicalities of punctuation. If the transcripts are corrected at the beginning of the period, it is hard to choke off discussion; when they are corrected at the end of the period, it is clear to everybody that there just isn't time enough to talk about all the possible ways to punctuate a sentence.

If only one period a day is available for shorthand *and* transcription, it seems advisable, for many reasons, to devote the period to shorthand one day and transcription the next.

These comments on teaching are necessary, because in no other subject are teaching and testing so intertwined as in transcription. Unless some approximation to the conditions just described can be attained, there is no possibility of using effectively the testing and grading plans described here; unless some approximation to these minimum conditions can be attained, there is very little hope of training vocationally competent stenographers.

Transcription Grading Plans

When our transcription testing and grading program is set up on the basis of the mailable letter, it is a little difficult to give a fair grade for one period's work, because there is unavoidably some element of luck in the results of any one day's work. That is to say, if Student A makes two spelling errors in one letter, only one letter is made unmailable; whereas if Student B makes two spelling errors, one in each of two letters, two letters have been made unmailable.

It is possible to devise a grading scheme that will take account of this factor even for one-period marking systems, but when we do that, we relax the wholesome emphasis on the mailable letter. Such a plan is not recommended, partly for the reason just stated, and partly because in actual practice the element of luck seldom influences the grade; and, in nearly every case, it is possible to average grades over a fair period of time (a week or more), in which case the element of luck is completely canceled.

Grading Daily Transcripts

The first grading plan suggested here, however, incidentally covers the objection just mentioned, although it was devised for other reasons. It is necessary in most schools to have a grading scheme that may be applied to each day's transcripts as they are completed. The following plan is most easily described in the form of a hypothetical example:

Pupils have now been transcribing for a month or more. In 10 minutes, the teacher dictates at about 80 words a minute five business letters containing approximately 800 words. In a 40-minute period at the typewriter, Student M transcribes 4½ letters, a total of 760 words. This gives him a gross transcribing speed of 19 words a minute. In the 4½ letters transcribed, he has made a total of 6 errors, any one of which would have made a letter unmailable. (Ignore errors that would not cause a letter to become unmailable.)

From the gross transcribing speed, we deduct the number of "unmailable errors" to get the pupil's "score" for the day. His gross transcribing speed was 19 words a minute; he made 6 unmailable errors; his "score" for the day is 13.

This "score" of 13 gives us in one daily figure an expression of the pupil's present transcribing skill. The manner of deriving the score seems rather arbitrary. It is arbitrary, but it will give a workable scoring system on which to base daily school grades.

The plan is so simple that the pupils may put the grades on their own papers as the teacher reads the letters back in class for correction. It balances speed against accuracy. It focuses attention on the error that would make a letter unmailable and disregards the error that would not render

a letter unmailable. And, incidentally, it removes any element of luck, because instead of counting the number of mailable *letters*, it counts the number of unmailable *errors*, regardless of the letters in which those errors occurred.

This testing and grading plan is not ideal; no plan is ideal. But this plan gives a quick, easy method of getting into one figure each day a score representing both speed and accuracy; and, at the same time, it does substantial justice to the pupils.

The Passing Grade

The next matter to be considered will be a "passing grade." After all the theoretical discussion we may have, the final answer in the case of any one school will be that a certain percentage of the pupils must pass; and that, therefore, the class (or, at best, the group of classes within the school) must set its own standards.

Any estimate given here may be unsuitable for great groups of schools, but the hazardous attempt will be made anyway. After about 40 shorthand periods and 40 transcription periods in the second year of shorthand, the median gross transcribing speeds should be 15 to 20 words a minute, with a median of 4 to 8 unmailable errors in a 40-minute period, giving median *scores* of 7 to 16. After 80 shorthand periods and 80 transcription periods, the median gross transcribing speeds should be 20 to 25 words a minute, with 2 to 5 unmailable errors, giving median scores of 15 to 23.

Some schools will feel that these figures represent unattainable heights, while others may feel that they would not consider these even as passing marks, let alone median grades. Be charitable and remember the great differences in pupil material, in equipment, in time, in motivation—and perhaps even in teachers!

Any plan that seems to offer advantages over the one just described will usually suffer from two difficulties: it will have to operate on a point basis in order to compensate for the varying lengths of letters, and it will have to operate over a period of a week or more in order to compensate for the element of luck mentioned earlier.

One popular grading plan based on a week's work is to post a "salary" for each member of the class, the salary being based on the number and length of the letters mailably transcribed during the week. This can be made an extremely interesting motivating device for an advanced shorthand class, but it offers obvious difficulties as a grading plan.

A Recommended Grading Plan

The most satisfactory plan known to me may seem a little cumbersome at first reading of the description given below, but once the teacher has used it for a few weeks, it becomes very simple and easy of application. This plan has several important advantages. It distinguishes between the perfect letter and the mailable letter. Without constant emphasis on this distinction, the pupil sometimes loses sight of the fact that the "mailable" letter may be only a poor substitute for what the dictator actually said.

Therefore, this plan gives twice as much credit for a perfect letter as for a mailable letter, and no credit at all for a "correctible" letter (that is, a letter handed in by the pupil with correctible errors not corrected by him before handing the letter in), because the "correctible" letter in the office would be returned to the stenographer by the employer. The giving of credit for "correctible" letters puts a premium on poor proofreading.

Most transcription grading plans reduce the teacher to the necessity of giving a passing grade on a basis of perhaps "four letters out of six mailable." This leaves the teacher in a weak psychological position.

A Mailable-Letter Basis

The plan explained below gives a minimum passing grade only for the number of points that represents *every letter mailable*. We know that the learner cannot get every letter mailable, but the double credit allowed for the perfect letters makes up for the loss of points on the unmailable letters and enables the teacher to say that if every letter this week were transcribed mailably, the pupil would receive (for example) 54 points —therefore, that will be the minimum number of points accepted as passing.

Another interesting feature of this plan is that the class as a whole sets its own standards. From week to week, as the class transcribes more and more rapidly, as it will with good teaching, the number of points required will rise, because more and more letters will be transcribed. The teacher never has to set an arbitrary point requirement for the week.

The point value of a letter is determined in blocks of 125 words. A *perfect* letter of 125 words or less would be given 2 points, whereas a *mailable* letter of 125 words or less would be given only 1 point. An unmailable letter would, of course, receive no credit whatsoever. Table A, accompanying this, will make the point system clear.

The number of words in the letter includes the inside address and the firm signature, which may not be counted in the dictation book from which you are getting the letters, but which should be included in figuring the gross transcribing speed. I prefer to have the pupils use printed names and addresses, because most businessmen give the stenographer the correspondence from which the name and address is copied. It also seems preferable to use the same firm signature for one week at a time.

Table B shows one day's transcription schedule.

The top line in the table would be read: Gregg Speed Building, Letter No. 15 contains 155 words. A uniform allowance of 15 words is added to compensate for the inside address and firm signature, making a total of 170 words, for which the pupil would be given 4 points if the letter is transcribed perfectly, or 2 points if the letter is transcribed mailably.

Two additional columns have been included, although they are not used in this day's plan. They show an allowance of 10 words for making the envelope and an additional allowance of 20 words for making a carbon copy. Whenever possible, students should be given practice with carbons and envelopes. This is not always possible, however; and in order to equalize the scores obtained, it seems desirable to make these allowances for the carbons and envelopes, rather than to lower the required speed on the days when carbons and envelopes are used. Either plan accomplishes the same purpose, but by making the extra allowance of words, all the records will be comparable.

This specimen day's lesson plan is made

TABLE A
GRADING WITH THE POINT SYSTEM IS BASED ON THESE FIGURES

NUMBER OF WORDS IN LETTER	POINTS		
	Perfect	Mailable	Unmailable or Correctible
Up to 125	2	1	0
126-250	4	2	0
251-375	6	3	0
376-500	8	4	0

TABLE B
ONE DAY'S TRANSCRIPTION SCHEDULE

Book	Letter No.	Words	Env. (10)	Carbon (20)	Address and Closing (15)	Total Words	Points P.	Points M.	Total Words for Day
Gregg Speed Building	15	155			15	170	4	2	
	16	145			15	160	4	2	
	17	113			15	128	4	2	
	18	57			15	72	2	1	
	19	100			15	115	2	1	
	20	80			15	95	2	1	
	22	100			15	115	2	1	
	24	160			15	175	4	2	1,030

on the assumption that the class as a whole is transcribing 20 to 25 words a minute, and therefore would complete about 1,000 words in a 40-minute period. In that case, the minimum number of points required for a passing grade that day would be 12, because that is the total of all the points on the schedule for that day under the heading of "Mailable."

Let us say that the pupil failed to finish the last letter, or finished it unmailably. He would lose 2 points. But if the pupil had made a perfect transcript of any one of the first three letters, he would have picked up 2 points of extra credit that would balance the loss of the last letter. Or he may compensate by getting more points on another day during the week, as all scores and grades are computed on a *weekly* basis. (This plan has no relation to the daily grading plan previously described.)

A Grade for the Week

The pupil keeps a record on a blank similar to the lesson plan printed above. At the end of the week, he has a list of his week's work, showing the length of each letter, whether it was transcribed perfectly, mailably, or unmailably, and the points allowed on each letter. In the last column, he has the total number of words transcribed each day. At the end of the week, he will add up all the points.

The minimum for the week of which the first day's schedule is shown above will evidently be about 60 points, although of course it will vary by a few points from day to day according to the exact lengths of the letters, because it will be noticed that an effort is made to give letters of various lengths in the day's list.

The pupil will total the gross number of words transcribed for the week and divide by the total number of minutes of transcription for the whole week. If he had a full 40 minutes each school day, he would divide the gross number of words transcribed during the week by 5 times 40 minutes, or 200, to determine that he had transcribed, let us say, an average of 23 words a minute for the week.

Thus, the record of this hypothetical pupil is 60:23—or 60 points for the week, with an average transcription speed of 23 words a minute for the week. In order to reduce this compound record to a single figure for convenience in computing grades, the writer has found that a significant score may be obtained by adding *twice* the average speed for the week to the total number of points for the week. In the case of the score just cited, we would add twice 23, or 46, to the 60 points, giving a "score" of 106 for the week. With the week's "scores" arranged in order, it is a simple matter to distribute the school grades.

If the average speed for the week were not doubled before being added to the total number of points earned during the week, the pupil would not be properly rewarded for additional transcription speed. The plan suggested means that if the pupil types one word a minute faster throughout the week (a total of approximately 200 additional words of transcription in the week), the effect would be to raise the final score only 2, even when the average speed is doubled.

If the pupil had mailably transcribed a 126-word letter, he would have earned 2 points. This seems a fair comparison. If we don't double the speed, a 1-word-a-minute increase in speed, 200 gross words typed during the week, would give only one half the effect on the final score of the mailable transcription of a 126-word letter. This does not seem proper. The doubling of the average speed for the week gives a fair balance between the effect of additional speed or additional accuracy on the final score.

All this sounds very complicated; but actually, when properly handled, it results in very little work for the teacher. As each letter is read back in class, the pupils enter on their duplicated weekly blanks the figures about as shown on the teacher's lesson plan. At the end of the week, the pupils compute the score, placing it in the upper right-hand corner of the blank. The blanks are collected, and the teacher has in one convenient place the complete record of each pupil for the week.

This whole plan is more nearly cheatproof than any other method of testing and grading transcription with which the writer

is familiar. The results are based on so large an amount of material each week that it is extremely unlikely that a pupil can cheat *effectively*. True, one pupil may occasionally get help from another on some one word or two; but if a pupil needs help at all, it is difficult to get a *mailable* transcript. So many factors are involved in the production of the mailable transcript that it is just about impossible to cheat effectively. The difficulty is vastly increased by the fact that, on this plan, a week's work contains 30 to 40 letters spread over five different days.

Because the use of the dictionary is allowed and encouraged in the transcribing room, very little "policing" is necessary. Every minute is precious to every pupil because of the necessity of making a good transcribing speed. Therefore, pupils simply won't take the time to answer appeals for help.

The question of suitable passing standards for this type of examination will be decided in most instances by what your pupils are doing and by the number that it is customary or permissible to "fail" in the senior year of high school.

In no case should we lower the minimum requirement that each pupil obtain the number of points represented by complete mailability for the week, with the understanding that the unmailable letters are offset by the perfect letters, for which the double credit is given.

The speed of dictation *must* be such that all the pupils get a good set of notes; this speed, therefore, is set by the class rather than by fiat of the teacher.

The flexibility will have to come in the transcribing speed required. Less than 20 words a minute for the week cannot be defended as any approach to business standards. More than 20 words a minute as a minimum passing grade is difficult to obtain under high school conditions. This leaves us, then, with 20 words a minute as a figure on which we shall have to compromise for a few years until we can get much better conditions than we have now for the teaching of transcription.

✣

AN INTERESTING program has been announced for the annual convention of the Commercial Section of the Inland Empire Education Association. The meeting will begin on April 8 with a noon luncheon in the Elizabethan Room of the Davenport Hotel, Spokane, Washington. Vere Snyder DeVoe, of the Wenatchee (Washington) High School, is chairman.

After each of the following addresses, a ten-minute question and answer forum is scheduled. Dr. S. J. Wanous, assistant professor of commercial practice and business education, University of California, Los Angeles, will speak on "A New Program for Teaching Transcription." J. F. Sherwood, president, South-Western Publishing Company, will address the meeting on "Effect of the Tax Laws on the Teaching of Bookkeeping." Lewis R. Toll, assistant professor of business education in the State College of Washington, will speak on "Adjustments in the Business Curriculum to Meet War Needs."

PI OMEGA PI, national honorary fraternity in business education, has installed the following chapters during the past two years:

University of Southern California, Los Angeles
Duquesne University, Pittsburgh, Pennsylvania
Eastern Illinois State Teachers College, Charleston, Illinois
Bowling Green State University, Bowling Green, Ohio
Drexel Institute of Technology, Philadelphia
George Peabody Teachers College, Nashville, Tennessee
University of Akron, Akron, Ohio
University of Tennessee, Knoxville, Tennessee
New York University, New York City
Montana State College, Bozeman, Montana
Southern Illinois Normal University, Carbondale, Illinois
New York State College for Teachers, Albany
New Mexico Highlands University, Las Vegas

Albert Schneider, of State Teachers College, St. Cloud, Minnesota, has been national organizer for the past two years. Miss Irma Ehrenhardt, of Indiana State Teachers College, Terre Haute, recently succeeded to this responsible position.



Defense Activities In Our Schools

Full speed ahead for an all-out training for victory, with complete utilization of school buildings and personnel for all purposes essential to victory!

A PRACTICAL plan for selling Defense Stamps to high school pupils is described by M. Roland Blanchard, of Brookline (Massachusetts) High School, in *The Massachusetts Teacher* for January, 1942. The Brookline schools sponsor this activity in compliance with a request to schools sent out by the United States Treasury and the United States Office of Education.

Ernest R. Caverly, superintendent, placed the matter for investigation with the director of social studies, Tyler Kepner. Two of the teachers under his immediate supervision, Miss Bernice M. Tyler and M. Roland Blanchard, co-operated in the development of a workable plan.

To make the plan effective, it was found that a workable sales system, a sponsor (no machinery whereby the schools may have stamps has been established), and the support of parents, teachers, and pupils would be needed.

The mechanics of banking in the elementary grades are performed by the teachers with few exceptions. In the high school, home-room tellers under the immediate supervision of teachers are responsible to a faculty adviser. Student messengers act as representatives for the latter in a plan of operation which involves transactions with and collections from more than seventy banking sources. The sale of Defense Stamps will employ these same organizational setups.

In the matter of Defense Stamps, the Brookline Savings Bank becomes the required sponsor for the Brookline schools.

The procedures followed in the sale of Defense Stamps are indicated for the benefit of those interested. Exact details of the plan are taken from an instructional bulletin to principals and teachers. Samples of the three forms to be used will gladly be sent upon request addressed to Tyler Kepner, Director of Social Studies, High School, Brookline, Massachusetts.

M. Roland Blanchard is in charge of sales in the high school. Twenty-five-cent stamps only are sold.

Home-room bank tellers, supervised by the teacher, list the names of the buyers and the amount of stamps purchased, receiving the amounts in cash. When these transactions are completed, the total sales and the total amount collected are reported.

The totals are transferred by the bank teller to the data form imprinted on the home-room envelope. The cash corresponding to this amount is enclosed in the home-room envelope, which is taken up by the messenger, who delivers stamps to the bank teller in exchange for the cash received.

The bank teller transfers stamps (25-cent denomination) to buyers in accordance with listings made.

The messengers deliver the collected home-room envelopes and surplus stamps to Mr. Blanchard's headquarters. Here the total sales and total amount collected from the several home rooms are totaled and entered. The total cash is placed in the bank bag, and surrendered upon the signing of the receipt.

Upon arrival of the bank's representative, surplus stamps are surrendered so that the amount of cash and the original allotment of stamps are reconciled.

Conversion from stamps to bonds is provided for at the bank with the authorized

form and data required by the Treasury Department.

Pupils must be cautioned, not once but several times, that a stamp card or album with entered stamps is as valuable as money. It should, therefore, be guarded against loss, theft, or destruction.

School systems and teachers, by co-operating in similar projects, can participate in national defense in a very tangible way.

Other Stamp-Selling Plans

A NUMBER OF TEACHERS have written to tell us of sales of Defense Stamps and Bonds in their schools. One interesting letter comes from Sherman W. Kennedy, of Mexico (New York) Academy and Central School:

"Since the start of the war, our bookkeeping students have been demonstrating their patriotism by selling Defense Stamps and Bonds. The response from the student body has been enthusiastic.

"The school office advances money to the classes and with this they buy Defense Stamps at the local post office. These are then sold to the teachers and students. Each bookkeeping student is given as many stamps and books (obtained free from the post office) as he thinks he will need, and he is directly responsible for them.

"All the details of buying and selling each day are handled by the students. I keep a record of what each student has in stamps at any one time, but soon I hope to have the students keep all the records."

IN YONKERS, NEW YORK, a high school girl, Miss Emily Straus, sells Defense Stamps in one of the local stores. Miss Jarry West, co-ordinator of the High School of Commerce, reports, "This is an excellent way for the students to serve their country and at the same time give publicity to their school. As a retailing student, this girl is gaining poise by meeting people and feeling a grave sense of responsibility."

Intensive Typing Course

TO MEET THE URGENT DEMAND for typists, the Y.M.C.A. Schools, 5 West 63d Street, New York, have instituted a one-month course in typing. Classes will be held on Friday evenings from 6:30 to 9:30 and on Saturday afternoons from 2 to 5, for four week ends. At the end of the four weeks, it is planned, students will be able to type at 25 words a minute. Tuition charge includes the use of a typewriter for home practice.

The course is offered in direct response to many requests received from men about to enter the military or naval service as well as from men now in the armed forces.

IN ORDER to bring B.E.W. readers some exceptionally timely articles on defense activities in the schools, we are omitting some regular departments from this issue. Among them are Wondering and Wandering, The Student Teachers Department, Commercial Education on the Air, English Improvement Aids, and School Journalism. As soon as space permits, these departments will return to the B.E.W.

Special Training for Boys

A TEACHER with initiative and perseverance can do much toward training students to do the specialized office work required in the armed forces. Simon Jason, administrative assistant in William Howard Taft High School, Bronx, New York, wrote as follows to the Public Relations Office at Fort Jay, New York:

> We here in this school are considering giving two courses which may be of some practical value to high school graduates about to be inducted into the armed service in this country. One of these courses is in military law. For this course, we will need several copies of the Manual of Courts-Martial.
>
> We are also planning to give a course in clerical work, particularly applicable to the services. We would, therefore, like to have some copies of the forms used in the various divisions of the armed services, such as quartermasters, etc., which we can employ to familiarize our young people more thoroughly with the clerical routine.
>
> If your office can supply us with the materials requested above, it will be very helpful. If your office cannot supply us with these materials, please put us in touch with the offices which can do this.

He was referred by that office to the Adjutant General at Washington, to whom he wrote and from whom he received the following reply:

Your recent request has been received in this office.

I regret that the desired publications, except as noted below, are not available for free distribution. However, they can be purchased from the Superintendent of Documents, Government Printing Office, Washington, D. C., payment in advance being required. Checks or money orders should be made payable to him and *not* to the Adjutant General or other official of the War Department.

The Superintendent of Documents is in no way connected with the War Department, which is without authority to sell its publications.

See enclosed Price List 19.

Forms used in the various divisions of the armed services are not issued outside the Military Establishment. However, a copy of the Technical Manual No. 12-250, Administration, which it is believed will be of assistance, is being mailed to you today.

Mr. Jason reports that some of the material he ordered from the price list contains important forms with which students should become familiar if they hope to do clerical work in the service.

From this, we deduce (but do not guarantee) that you can get the following without charge if you state a good and sufficient reason for making the request.

Price List 19, from Superintendent of Documents, Government Printing Office, Washington, D. C.

Technical Manual No. 12-250, Administration, either from the War Department, Adjutant General's Office, Washington, D. C., or the Superintendent of Documents.

THE B.E.W. WANTS TO HEAR about other special courses and undertakings like those just described. Your fellow teachers need your ideas. The urgency of the situation is such that this type of communication should reach us by air mail.

Remedial Typing Courses

MISS DOROTHY H. VEON, of the Department of Secretarial Studies, George Washington University, Washington, D. C., has been developing some interesting work in remedial typewriting courses for Government employees.

During the depression, many people claiming to be stenographers and typists were listed as "unemployed." Their total number was submitted as proof that we were training too many stenographers and typists. Stepping overnight, as it were, from depression into boom, we now discover these people were in fact "unemployable" because they were only partially trained.

Now, however, the need for such workers is so great that the bars have been let down by both Government and business, and training and retraining programs have been instituted in order to develop a satisfactory degree of competency in these workers.

The difficulty in such courses is that, except for deficiencies in basic skill which are almost always present, all instruction must be highly individualized and related to the specific job being done by the student wherever he is employed. No uniform course of study can be laid down without wasting precious time and effort.

Miss Veon recognizes this difficulty, and we believe typing teachers in her area will be well repaid if they keep in touch with her work.—*H.H.S.*

Two New Outlines for War Courses In Shorthand and Typewriting

IN RESPONSE to numerous urgent requests from both public and private school administrators and also from state and Federal Government officials, The Gregg Publishing Company has prepared suggested outlines for intensive war courses in Gregg Shorthand and in typewriting.

It is believed possible, with expert teaching and with careful selection of students, to train stenographers who will meet *present* Civil Service and military requirements within twelve weeks, following a six-day teaching schedule of eight 45-minute periods.

These two outlines are published in separate pamphlets and will be sent free of charge to anyone interested in courses of this nature.

Use Paper Twice

RELEASES SENT to school administrators by Clinton A. Reed, chief of the Bureau of Business Education, State of New York,

now carry the notation: "Printed on both sides to conserve paper."

Business offices are using paper twice. Stenographers on the staff of the BUSINESS EDUCATION WORLD no longer put spoiled sheets into the wastebasket; such sheets, along with unused advertising letters, old carbon copies from the files, and published manuscripts, are made into scratch pads, 8½ by 5½, which are used for many purposes and save reams of typing paper.

Are your typing students making the most economical use of every sheet of paper that goes into the machines?

Catholic Schools Typing Contest

DEFENSE STAMPS will be awarded as prizes to winners in the typing contest to be sponsored by the National Catholic High School Typists Association this spring. Applications for entry in the contest should be mailed to Rev. Matthew Pekari, O.F.M. Cap., St. Joseph's College and Military Academy, Hays, Kansas, and must be received at that address by April 15.

Supervisory Training for Women

AN INTENSIVE free course to train women for supervisory posts in defense industries is being offered by the University of Chicago.

It is to be given in co-operation with the U. S. Office of Education and will run on a six-day basis for ten weeks.

The course is designed to fit women to fill positions not only as accountants, secretaries, and general clerks, but also as administrators, supervisors, analysts, cost and pay-roll clerks, and personnel supervisors.

We are interested in learning if other universities are planning similar courses, and, if so, how they propose to conduct them.

The Demands of Defense

"WOMEN'S WARTIME CONTRIBUTION to Office Work" was the subject of a panel discussion presented by Pace Institute, New York, on February 5. Homer S. Pace, president, was the co-ordinator of the discussion. Outstanding executives participated. The following points were brought out:

Schools and employment agencies will no longer be able to fill the demand for trained office help. There is a consequent lowering of standards in business, accompanied by plans for in-service training. There is a strong probability that married women who have left will be recalled, and there will also be an opportunity for women over forty.

New material will have to be substituted for old; supplies will have to be conserved.

The necessity for building up morale was stressed; office personnel must be imbued with interest and vigor so as to meet increasingly heavier requirements upon them.

Business Education and Defense

ALPHA TAU CHAPTER of Pi Omega Pi, at the University of Southern California, is developing a research project in "What Teachers of Business Subjects Can Do to Promote a National Defense Program."

Reports from all members' investigations of such activities in the various high schools of the community will be collected and summarized in written form for the use of each member, and a written report will be published later for the utilization of all business teachers.—*Esther M. Clark.*

Booklets About Civilian Defense

THE FOLLOWING publications are available from the Superintendent of Documents, Washington, D. C.:

"Protection of Industrial Plants and Public Buildings," free.

"Air Raid Warning Systems," free.

"Emergency Medical Service for Civilian Defense," free.

"Civilian Protection," free.

"A Handbook for Air Raid Wardens," 10 cents.

"Suggestions for State and Local Fire Defense," 10 cents.

"Protective Construction," 25 cents.

THE U. S. OFFICE OF EDUCATION recently began the publication of a new bulletin, *School and College Civilian Morale Service,* which discusses how schools and colleges can best stimulate free and intelligent discussion of public problems as a means of

building civilian morale. For information, write to the U. S. Office of Education, Washington, D. C.

Gregg Men to the Colors

JAMES O. THOMPSON, Gregg Publishing Company representative for Tennessee, Alabama, Kentucky, and Mississippi, entered military service in January and is stationed at Fort Lee, Virginia. He holds a commission as Second Lieutenant. He joined the Gregg staff in February, 1941.

R. M. ROBINSON, since November, 1940, sales representative of the Gregg Publishing Company, first in Michigan and later in Missouri and Arkansas, has enlisted in the Navy and is stationed at the Great Lakes Naval Training School.

FRANK MONTANA, JR., was released from the Army late in 1941 under the 28-year law and rejoined the staff of the Gregg Publishing Company with an advancement to the position of credit manager. About to be recalled to the service, he enlisted in the Coast Guard in January. He is a Chief Petty Officer, teaching shorthand and typewriting to yeomen. Mr. Montana came to Gregg in 1930 as a shipping clerk. He earned his bachelor's degree by attending evening classes at Fordham University and studied graduate courses in business administration at New York University.

PHILIP S. PEPE, assistant editor of the *Business Education World*, has also enlisted in the Coast Guard as a Chief Petty Officer, teaching shorthand and typewriting. His first Gregg job, in 1929, was as a *Gregg Writer* clerk. He became a B.E.W. assistant editor in 1937, in charge of production. Lately he has managed circulation, the B.E.W. Awards Department, and other important matters and has taught typing and shorthand in the evening session of the West Side Y.M.C.A.

ANGELO DEROSA, for the past nineteen years a Gregg employee, is now in the Army. Your last shipment of Gregg books from New York was probably packed and checked by Mr. DeRosa, since 1923 a faithful and efficient worker in the Shipping Department.

ALDO RICHIERI, on the clerical staff of the *Gregg Writer* since November, 1940, is now wearing the U. S. Army uniform.

JOHN MCINTYRE, who joined the circulation staff of the BUSINESS EDUCATION WORLD in September, 1941, will enter the Army in March, 1942, because Selective Service worked faster than the immigration office. He wished to enlist in the Coast Guard, but his final citizenship papers did not come through in time. He was born in Scotland.

ALFRED MILD, who joined the staff in September, 1941, as secretary to Charles Zoubek, editor of shorthand publications, enlisted in the Coast Guard as a First Class Yeoman, in February. He is stationed in Maryland.

ERNEST WARNKEN, who was secretary to Harold H. Smith, typing editor, until he entered the Army in May, 1941, is now attached to the staff of the Inspector General of the First Army as a reporter of investigations and has been recommended for promotion to the rank of staff sergeant.

Indiana Contests Discontinued

THE INDIANA STATE BUSINESS EDUCATION CONTESTS have been discontinued for the duration of the war because of several reasons stated in a letter sent to schools by Dr. M. E. Studebaker, head of the Business Education Department of Ball State Teachers College, at Muncie.

Among the reasons are: transportation problems arising from the rationing of tires, unusually early closing of some schools, and the need to save paper and other supplies.

Dr. Studebaker's letter to schools concluded:

> We are sure that this service has helped to increase the standard of work in business education in Indiana. At the same time, we believe it to be our patriotic duty to drop the contest and thus conserve those things, time as well as material, which may be of greater use in the national defense program.

Let *Your* Dollars Fight!
Buy Defense Bonds and Stamps!

How to Build Typing Skill Quickly

A GUIDE FOR EMERGENCY TRAINING

HAROLD H. SMITH

Editor, Typing Publications, The Gregg Publishing Company

THE demand for typists from the Government and from those industries working day and night on war orders appears to be insatiable! The problem is not simply that of getting enough typists immediately, but that of getting typists who can do a worth-while day's work.

School administrators are confronted with the urgent necessity of organizing intensive typing courses for adults to meet this demand. The typing teachers of these emergency courses must teach typing as they have probably never taught it before. To assist them, we have asked a well-known typing authority, Harold H. Smith, to outline the following skill-building course.—*Editor.*

Establish Proper Working Conditions

1. The operating posture must be correct for each person. Make every effort to seat the typist at a chair and table of the right height. Both should be solid and free from vibration if possible.

Most adults will require tables from 29 to 30, some 31, inches high. Without correct *posture,* correct *technique* is impossible!

2. Provide a copyholder that holds the copy in the same plane as the eye. Never lay the copy flat on the table.

3. Provide plenty of light—from 50 to 100 foot-candles *on the copy,* as recommended by lighting engineers. (The maximum in most typing rooms is only 15 foot-candles.)

4. If possible, arrange for continuous practice through a 60-minute to a 120-minute period on two successive days rather than for shorter periods or with intervals of a day or so between shorter periods. Forget the "findings" of surveys about the wastefulness of double periods. Conditions are very different here.

Now for a practice routine that will get results and get them quickly.

As it is important that the student think intelligently as he takes each step, we direct these instructions to him. But let it be clear that success or failure depends entirely on *how* each step is executed. This is a personal coaching course in finger athletics.

The Practice Routine

1. *Warm-up.* Use the Experts' Rhythm Drill—*a;sldkfjghfjdksla;*—to recall posture; conscious control of relaxation; deliberate forcing for fast, correct stroke; powerful, slow, metronomic stroke; controlled change of pace; improved finger motion—mechanical technique. *(2 minutes)*

Alternate right- and left-hand words or a short alphabetic sentence to improve mastery of independent finger motion with elimination of wasteful hand and forearm motion. Improve relaxation between strokes and ability to change pace from slow to fast and vice versa. *(2 or 3 minutes)*

2. *Intensive Paragraph Practice to Synchronize Mind, Eye, and Fingers—Forcing Speed.* Select a very smooth-running, familiar paragraph, such as the one shown on the next page; type it line for line exactly as you wish to practice it; and practice it—

a. Slowly in metronomic rhythm, emphasizing a powerful blow on each stroke. Relax a few seconds. *(6 to 8 minutes)*

b. Type a 1-minute test on the paragraph at just below your normal speed, permitting your rhythm to become more flowing, but still using positive, quick get-away strokes. *(1 minute 30 seconds)*

c. Type a 1-minute effort near your top speed, aiming for accuracy and steady typing. Relax. Check for errors. *(1 minute 30 seconds)*

Compare with your best previous performance on the same material. (This requires

I am going to set down here the story of one of the many which have come across my path. I do not like to tell about it for I never was much of a scrapper and such rows as I got into early in life I got out of, as a rule, by sheer good luck and I never got into one if I could help it. I never ran away that I know of, but that does not mean I did not want to and no doubt I would have done so if I had not been sure that in that case I would "get it in the neck" as they say on the street, and not only that but in the back of the neck as well, while if I faced it I would at least be able to see what was coming my way and if luck was with me I could dodge--all of which is only one

(From SHADOWS--N.Y. International Typewriting Contest, 1918--written by Mr. J. N. Kimball)

Suggested copy for intensive paragraph practice. See opposite page

the keeping of a simple record of one's best *no-error* and *one-error* work—a Progress Record.)

d. Select two or three words on which you hesitated or made errors. Practice them as "flash" words, at both slow (deliberately stroked) and fast speeds (typing in combinations of strokes). Practice typing each word at different rates without "breaking." Relax between efforts. *(2 minutes)*

e. Try another 1-minute test on the same matter—to better your record. Circle errors. Continue flash practice on selected words. Relax often. *(2 minutes)*

f. If you cannot make progress, cut each timed effort down to ½ minute. Intersperse with "flash" practice in order to make gains; then consolidate gains at the ½-minute and at the 1-minute level.

Your whole aim must be *gains* in speed and in control of your eyes, mind, and fingers. Effect these gains if only for a split second. Don't think about the meaning of what you type in this forcing practice. Concentrate on making gains — somewhere, somehow! *(4 minutes)*

g. If you make errors at the *rate* of more than two a minute, go back immediately to step 2*a* and work for absolutely correct stroke motions. When you are sure of yourself, resume steps 2*b* to 2*f*.

3. *Fixing Your Gains.* Type a 5-, 10-, or 15-minute sustained test toward the end of any period in which you have made a gain of two or three words on 1-minute work.

Except for its good effect in settling your operation into dependable grooves, this kind of practice is of less value than the brief, intensive efforts on words and short tests.

Be sure to keep a Progress Graph of all efforts of 5 minutes or more. This will show the fluctuation of your speed and accuracy in terms of words and errors a minute. Slow down until you can average one-half error a minute on 5-minute or longer tests; then force speed until you pass the 1-error-a-minute mark.

Use the paragraph that permits you to make the most frequent gains. If you become bored with it, shift to one or two other selected paragraphs. You will come back to the most suitable one! On the longer tests, use both familiar and unfamiliar matter—the easier and smoother running, the better.

Using this practice routine and the illustrated paragraph almost exclusively, one young man increased his speed from 60 to 140 words a minute!



How Not to

P. O. SEY

WE are trying, in consumer education and consumer phases of general business, to teach the citizen of tomorrow how to save pennies in his transactions with tradesmen. What for? So that he can have an accumulation of dollars to throw away in a Florida boom or a suburban development or some magnificent building scheme?

If a buyer reads the labels on all the tin cans and examines the weights marked on all the candy bars he buys, he may save several cents a day. Perhaps in a week he can save a dollar and a half. Then he can go out on Saturday night and lose it in a slot machine. Aren't we just a bit silly when we preach and teach to encourage thrift but say nothing about the gambling evil that is ever present?

Gambling, I was taught in my Sunday-school days—for I grew up in an age and in a community where Puritanism was still very strong—is a sin. We heard something about the starvation and misery caused by victims of the gaming tables, but mostly we were told that gamblers were sure of ever-lasting torment as punishment for their sins. Perhaps the growing spread of gambling today is a reaction from that day. The Christian religion does not ban gambling; the Puritans put it into the Christian religion with the idea that anything lively, amusing, or entertaining is wrong.

Small-Stakes Gambling

Gambling is fun, and the teacher must recognize that much gambling is carried on as amusement. Many people insist that a card game is more enjoyable if there is a prize for the winner or small stakes for which to play. Penny-ante games are often indulged in with a one-dollar limitation on the loser. The players are inclined to say, "Even if I lose as much as a dollar, I have had an evening's entertainment, and a dollar is not too high a price to pay." They also believe that in a succession of evenings they will come out close to even, for they regard card-game success as almost entirely a matter of luck.

One cannot say of the fellow who puts up a dime on an inning of the baseball game or a quarter of a football game that there is any great harm involved. There is considerable excitement and, at least at the moment, harmless amusement in noting the progress of the game when one has the possibility of winning a few dimes. This phase of gambling should be recognized by the teacher, whether or not he is willing to explain it to high school pupils.

They Don't Want What They Buy

The student of economics necessarily must learn that the great stock, bond, and commodity markets are gambling institutions. It has to be admitted that a very great percentage of the transactions on a board of trade or other commodity market represents buying and selling by individuals who have no desire to own or to dispose of the commodity in which they trade. They would be very much embarrassed if some



Save Money

SBY, Ph.D.

one tried to give them physical possession of the wheat or the corn they have bought, and equally embarrassed if a buyer demanded of them the material they may have sold.

The same conditions exist, perhaps not so markedly, on the stock exchange. Stocks are not bought by the bulk of traders there because they wish to share in the earnings of a corporation. The chief interest is in whether the market price will rise or fall. This is gambling—excuse me, speculation. It is not investment, no matter what it is called.

Bonds, too, are bought by individuals who will never own them long enough to collect any appreciable amount of interest. They anticipate a rise in price. Bonds are sold by individuals who do not even possess them. They expect to buy a few hours later or a few days later at a lower price in order to fulfill their contract to sell.

It is these speculators who constitute the bulk of the market. The economist explains that they perform an economic service because they maintain a ready market at all times for the investors (stocks and bonds) and the manufacturers and producers (commodity market) who have a commercial need for the things in which the market deals. They also have a steadying influence on prices, so the economists say.

The traders in the stock and commodity markets probably think they are not gamblers. They think that they are basing their buying and selling on economic factors—the weather, the demand, the known supply, the potential demand, the potential supply, the attitude of governments, the possibilities of war, and the consequences of war. They think they weigh the factors and then buy or sell according to a prediction based upon these items. They do not gamble, some would have us believe; they "take advantage of conditions."

What we ought to be teaching and what a great many more people should learn is that these speculators are gamblers—that these men have not learned any more about market reactions than card players have learned about the cards that their opponents hold in the game.

Gambling or Sales Promotion?

Gambling is used as sales promotion, and the public very generally accepts it as a legitimate form of business. In Missouri the courts have opposed gambling even in this form to a large extent, and in Ohio it is prohibited. In many states, such as Iowa, the courts have not looked upon certain sales-promotion schemes as gambling, while in some of the neighboring states the forces of law have been used as a preventive.

Bank night, if I am correctly informed, is not an illegal device in a number of states, including Iowa; while in Illinois and Missouri and perhaps a majority of the states, such a scheme is legally barred. This is not a difference in the wording of statutes but a difference in court interpretations.

The sale of candies, for which a child

pays a penny or a nickel, with the hope of getting a prize as large as the purchase price, if not larger, is illegal in many states; legal in others; in violation of fair-trade practices in interstate commerce as fixed by the Federal Trade Commission.

The placing of dishes of uncertain value in a package of rolled oats is gambling in the state of Ohio. Giving a chance with each dollar purchase, and the community trade projects by which automobiles, turkeys, and refrigerators are given away as trade inducements, are defined as gambling in many states.

Gambler or Crook?

Much gambling is carried on in an unorganized fashion and is prohibited by law in every state of the union. Even in Nevada, where anything goes if it has a license, poker games and dice games are carried on, if at all, outside the law. But in every state of the union there are card games and dice games that are open or secret according to the attitude of local enforcement officers, and there are men who do nothing for a living except participate in these games. Such men we call gamblers, but actually they are crooks. They do not plan to take chances. They intend to operate with the inside knowledge that can be obtained from marked cards, stacked cards, confederates, controlled devices, and, to a slight extent, mathematical knowledge. The most honest card shark believes his knowledge of card probabilities is superior to that possessed by the man against whom he is pitting his skill.

Dice throwers do not aim to be honest. In the game of craps the mathematician will tell you that the chances are against the dice thrower. This should mean that one who consistently bets against him will win. I have watched enough crap shooters, and others will bear this out, to know that this is not true. The thrower of the dice wins more often than he loses. How does he upset the mathematician's calculations? Because he attempts to control the roll of the dice, and because he does so often enough to upset the mathematician's probability.

These men who do nothing but play cards or gamble with dice plan to make a living from the love of chance-taking upon the part of the smart guys, the men who conceitedly think they are lucky, and the men who in desperation are willing to stake the little they earn for the chance at sudden riches. There should be education against professional gamblers.



PAUL O. SELBY is professor of business education at Northeast Missouri State Teachers College, Kirksville. His Ph.D. degree is from the State University of Iowa. He is president of the National Association of Business-Teacher Training Institutions and is the author of a book on business operation, and of several pamphlets. He was a member of the American Expeditionary Forces in France and Germany during World War I.

Horse Races and Betting Centers

Of greatest concern to the commercial teacher is the commercialized gambling, to some extent supported by the law, that is on the increase throughout the United States. Race-track gambling is becoming widespread. It has been legalized in Illinois, Kentucky, New York, California, Louisiana, New Jersey, Massachusetts, Nebraska, Florida, and a number of other states. It spreads by contact.

A bill went through the Missouri legislature two years ago, saved from enactment only by the governor's veto, legalizing race-track gambling, the chief argument for it being that, since the neighboring states of Illinois and Kentucky were robbing Missourians through the pari-mutuel betting system, Missouri ought to keep that money at home by permitting the robbery within its own borders.

Another type of commercialized gambling is the operation of betting centers. Every large city now has its leading commissioner who openly quotes current odds on important sporting events, the elections, and other matters of great interest. Gambling of this nature involves millions of dollars on single

events. These men are commercial stakeholders. Their business is treated as legal, although all the individuals with whom they deal are law violators. They are visited by the gentry who have money to back their beliefs of the outcome of coming events. They set the odds, presumably upon the basis of the amount of money on both sides of an issue.

In practice, the betting commission collects from both sides and pays the winners from the sums he has received. He really is betting against either side, and of course if the bets do not match—if money pours in too freely to support the winning side before he can get the odds down—he may lose great sums. Many betting commissioners fail in business, and then even the winners don't get paid. The percentage is in the commissioner's favor, however, and he stands to get rich on the foolishness of the suckers who do not realize that his 10 per cent is the only easy money there is.

Who Gets the Jackpot?

Another form of commercialized gambling is the slot machine, found all over the nation although illegal everywhere, and existing only by the tolerance of local officers who take an oath to enforce a law which does not tolerate such devices.

Gambling is nowhere so closely linked with disrespect for law as in the slot-machine menace. According to the catalogue of the manufacturer of these machines, they pay back about 65 per cent of the money put into them. I never did see one of them pay anything. A friend of mine told me that with a single nickel he once won a jackpot—a double handful of nickels. But he fed them all back into the machine one at a time. I once watched a child, six years old, feed 27 pennies into a penny machine, and the machine swallowed them all without a cough.

Several times I have read of teachers' bringing these machines into the classroom where pupils played them to see what the results were. It seems to me that that is far better education than all the time spent in determining what one will get for his money when he buys a 25-cent tube of toothpaste.

Slot machines are in many places a muscle racket. Proprietors of restaurants, poolrooms, and saloons are forced to install them for a racketeer or run the risk of having the place of business wrecked.

As commercial teachers we ought to be giving pupils some insight into this commercialized racket.

Numbers, Lotteries, Bingo

In the large cities, and particularly in the cheap-rent district, the numbers racket, or "policy," is an extensive vice. The policy runners sell chances among the poor. The winner is determined in a fashion that is theoretically beyond suspicion. The big winners are publicized. Nothing is said about the thousands who spend dimes, quarters, and dollars in a vain pursuit of Lady Luck.

So eager are the poor to spend their savings in this foolish fashion that business rivalries grow up, each desiring a monopoly of the business for a district or city. This has led to gang wars in New York, New Jersey, and Chicago. Law-enforcement officers are corrupted so that the fool and his money may soon be parted.

Meanwhile, business educators say nothing. We are too busy teaching about the petty advantages that the A Electric Razor has over the B Electric Razor.

Lotteries, foolish as they are as a process of getting rich, are on the increase. A poll by one of the national polling agencies indicates that a majority of people in the United States now favor a national lottery. The Irish Sweepstakes gave out one or two fortunes a year. Bût the sweepstakes tickets collected two or three times as much money each time as was given out in prizes. Supposedly the profit went to the support of the National Hospital in Ireland. If that were true, Ireland must now have the most magnificent hospital in the world—the profit must have totaled fifty millions or more.

Starting as an amusement, bingo has now grown into big business. Some states have legalized it on a share basis. Part of the winnings are taken either by the state or by

the state big-shots. Many bingo games are five-centers. That sounds as if it cost only 5 cents to play—big fun for a nickel! But actually it costs more than a cent a minute, and one can lose two dollars in three hours; or, by buying several cards at a time, one doubles or triples his losses. It is a rare instance in which there is a real winner. True, there is a temporary winner with each play, but he always stays and buys more cards and finally goes home broke.

Yet we think of bingo as being so innocent that we allow it at high school carnivals. We teach gambling, but not the vice and woe that are so closely associated with gambling.

"Bank Nite Tonite"

Then there's bank night—legal in Iowa; illegal in Missouri and Illinois, where courts say that any merchandising device in which the customers receive an unequal return for their money is gambling.

I suppose there are people so naïve as to believe that the theater is giving away these money and merchandise prizes. They don't see that for 25 cents they get a 15-cent picture show and a 10-cent chance at the prize. Making money in a picture show is a tough enough business without the theater owners' throwing away $50 or $100 of their gross receipts. They buy cheaper pictures in order to support the gambling game.

Yet we teachers seem to be about as ignorant on this subject as the pupils who sit in front of us to be educated.

Gambling needs to be studied, not only because it is a low type of commerce, but in order that all may understand what it is. We must not only recognize that it is, in its most innocent form, a type of amusement, but we must also examine into it as a disease. Gambling has its victims no less than does liquor or passion or narcotics. One sociologist states the opinion that it is the sorriest of all vices; that when the gambling habit fastens itself upon a man or woman, that person is well nigh incurable. Certainly it is true that gambling has transformed useful individuals into useless leeches upon society. They certainly make no contribution to the world's work, and in the end society has to support many of them because we are too chicken-hearted to let them starve to death.

Gambling has still one other implication that is serious for the business teacher. We teach respect for law and the majesty of the law. Yet where is respect for law and in what way is law majestic when we have an easy tolerance for law violation in the form of gambling? As a teacher of business law, how do you reconcile the sanctity of the system about which you teach and the ever-present disrespect for statutes against gambling that can be seen on every hand?

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The Central Commercial Teachers Association convention will be held at the Russell-Lamson Hotel, Waterloo, Iowa, May 7-8. Further details next month.

Letter Placement Again

KARL MORRISON

THERE are few things more fascinating than enthusiastic argument. As in checkers, the bystanders can see clearly the errors made by both contestants quite clearly —as long as they remain bystanders.

In the October B.E.W., Philip S. Pepe[1] stuck his sympathetic neck out in behalf of the poor teacher who wants a simple letter-placement formula to teach (within the demonstrated capacities of the students!) and to check. Seeing an inviting neck extended, C. G. (a practicing secretary) took a whack at it on one side and C. W. Wilkinson took a whack at it on the other side.[2] The B.E.W. closed the round in the December issue with an invitation to all and sundry to join the fun. Another round should qualify Mr. Pepe to join the Marines. [Mr. Pepe joined the Coast Guard instead! See news item elsewhere in this issue.—*Editor.*]

From here, that neck of Mr. Wilkinson's looks quite as vulnerable. Does he think to himself: "M-m-m, ought to write a letter to Addlepate. Good old Addlepate. Let's see. Guess 198 would be about right. Make it an even $2.00. I mean 200 words. These darned department-store prices skew one's thinking. 200 words—I'll make it 201 so it will come in the next line length. The formula would—"



And he works it out for letterhead paper, only to find that he has no letterheads! Or, suppose Mr. Wilkinson took some dictation and sat down to transcribe his notes while his boss kept reminding him of how many more minutes he had to catch the next mail. Would he apply a rule for estimating the number of words in each letter and then apply his placement formula? If he would, the Coca Colas are on me. And that goes for Mr. Pepe, also.

And yet it is hard to believe that so many typewriting manuals could be wrong. Every one that has come my way has a letter-placement formula or table of some kind. And I invariably point out such tables to my students and insist with every means short of teamster techniques that their letters shall show evidence that the formula has been applied.

But two circumstances *do not* obtain in a beginning typewriting class that are reasonably to be expected in a business office, or even in an advanced shorthand class. Capable stenographers *know* what good correspondence looks like—and neither in transcribing dictation nor in writing original correspondence is there a word count supplied for use with a formula.

Beginning students do not have clear mental pictures of well-placed letters. They need a guide until they can develop a sense of artistic letter placement, that not very objective but very practical skill-in-estimating that C. G., a practicing secretary, refers to when she says "I just know. . . ."

If there is a "time and place for all things," the time and place for letter-placement formulas are conjoined when a typewriting class takes up business letters for the first time. And it might be added, to

[1] "0-20-80-24—An Easy Letter Placement Formula," Philip S. Pepe, *The Business Education World*, October, 1941, page 112.

[2] "Pros and Cons on Letter-Placement Formulas," *The Business Education World*, December, 1941, page 351.

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allay C. G.'s fears, that students are unlikely to learn more under such circumstances than they can forget readily when such support is no longer needed.

Mr. Pepe gets my "Bravo" for his effort to promulgate a formula that is simple enough for beginning students to understand and simple enough to make checking papers a mite easier for teachers. But from this point on, the practical routines developed on the job by C. G. make a strong appeal.

The theory that letter-placement formulas may be applied successfully anywhere except in the beginning typewriting class rests on the fallacies that business correspondence has a word count and that a formula is an infallible guide that may be used without a prohibitive time cost.

While the correspondence that comes to my desk proves incontrovertibly that some stenographers invariably set their marginal stops for a 70-space line and leave 5-line spaces between the date line and the inside address, it is still my opinion that those who produce the best correspondence base their choice of spacing on judgment acquired through experience and intelligent observation rather than on any arithmetic formula.

It seems, both from reason and from observation, than an actual verbatim word count of shorthand notes is sufficiently impractical to be ignored as a recommendable procedure.

It is necessary, then, to make some sort of estimate of the amount of typewritten copy to be produced. Such an estimate may be made either on the basis of so much transcript per column of notes, or on the basis of a more or less arbitrary average-number-of-words-per-line.

It appears, without arguing their comparative merits, that either method would be sufficiently reliable. Even the most carefully worked out and applied formulas are only approximate guides, not absolute determinants.

It is important also to note that in any transcription of shorthand notes any kind of estimate must be based on a familiarity with the writer's own notes—which are not book-plate shorthand, and to which standard formulas may not be applicable. Moreover, as C. G. pointed out, extreme variations in paragraphing require some allowance that is often not provided for in simple standard placement formulas.

Since there seems to be no great gain in accuracy to be had from the use of a formula, the practice of estimating the length of a letter by a quick glance at the space taken up by the notes should be quite accurate enough for all ordinary correspondence. Continuing the line of reasoning, if the individual letters can be as well placed without using a formula, they can be written in less time. If each one can be done in less time, the total day's output can be greater in quantity and equal in quality. If an increase in output can be obtained without altering the quality, it is advisable not to use a formula. Q.E.D.

To be concise, the point taken is that: (*a*) For beginners in letter typing, a simple formula may be helpful in learning what a well-set-up letter looks like. (*b*) For the experienced typist, writing either from shorthand notes or doing original composition at the typewriter, a word-count formula would be about as helpful as water-wings to a Coney Island life-guard.

Let's cut the pantomine. It will take a lot of typewriting to "keep 'em flying."

Radio and Assembly Script Ready

A SCRIPT for a school radio broadcast by the Commercial Department, equally suitable for use as a play in an assembly program, has just been published in pamphlet form by the Gregg Publishing Company. The title is "A Girl and Her Shadow." The script is humorous as well as instructive. At 12 cents a copy (less your discount), your school can purchase enough copies for the entire cast and production staff at very small cost. Place your order with the nearest office of the Gregg Publishing Company.

The author of "A Girl and Her Shadow" is Miss Dorothy M. Johnson, assistant editor of the B.E.W., whose short stories about an English teacher are currently appearing in the *Saturday Evening Post*.

Is the Customer Always Right?

MARION M. LAMB

(Continued from the February issue)

IN the letters that follow, the customer's address is 218 Emerson Avenue, Johnstown, Oklahoma. This is to appear on each letter she writes. Her name, Mrs. John C. Haley, is to be typed, with room left above it for her written signature, Elizabeth Haley.

Each letter from the store is to have an attractively arranged typed letterhead, which is to include the following information: Hall Brothers Department Store, Johnstown, Oklahoma. Telephone: JO 6000. The store's slogan, The Hall Mark Is the Quality Mark, should also appear.

The student should use his own initials in the stenographic identification on letters from the store.

4. FROM F. J. ZINSMEISTER, NOVEMBER 12

Dear Mrs. Haley: In response to your letter of November 9 concerning the return of your evening / coat, we wish to point out the fact that our rules covering the acceptance of used merchandise are enforced not for / our own convenience, but for the protection of customers. We believe in practicing the Golden Rule in / business, which means that we must be sure that every person who buys from this store receives only fresh, unspoiled goods. (1)

If you did not wear the coat in question, is it possible that somebody in your household—a maid, perhaps—may / have worn it without your knowledge?

We sincerely regret that we have no alternative but to leave the coat with / you and to allow the charge to stand on your account. Very truly yours, Hall Brothers Department Store, F. J. / Zinsmeister, Adjustment Department (146)

5. FROM MRS. HALEY, NOVEMBER 15

Sir: You say the black velvet evening coat I bought at your store was worn, but I notice that you don't give any / facts. I suppose that's a racket department stores pull on every customer who tries to return something.

No, / my maid Ella did *not* wear it! She knows it would be worth her life to lay hands on one of my coats, and anyhow / she's a size 42 and I'm down to 34. What's more, I looked that coat over from top to bottom before (1) I sent it back to you and there wasn't a sign of perspiration or one wrinkle in it. So don't try to blame / a poor, defenseless maid.

You'd better ask that girl in your coat department (the one with the curly bobbed hair and the / sly manner) if she knows anything about wearing the coat. I can see now why she was so anxious to have me / take it home on trial. Elizabeth Haley (149)

6. FROM F. J. ZINSMEISTER, NOVEMBER 22

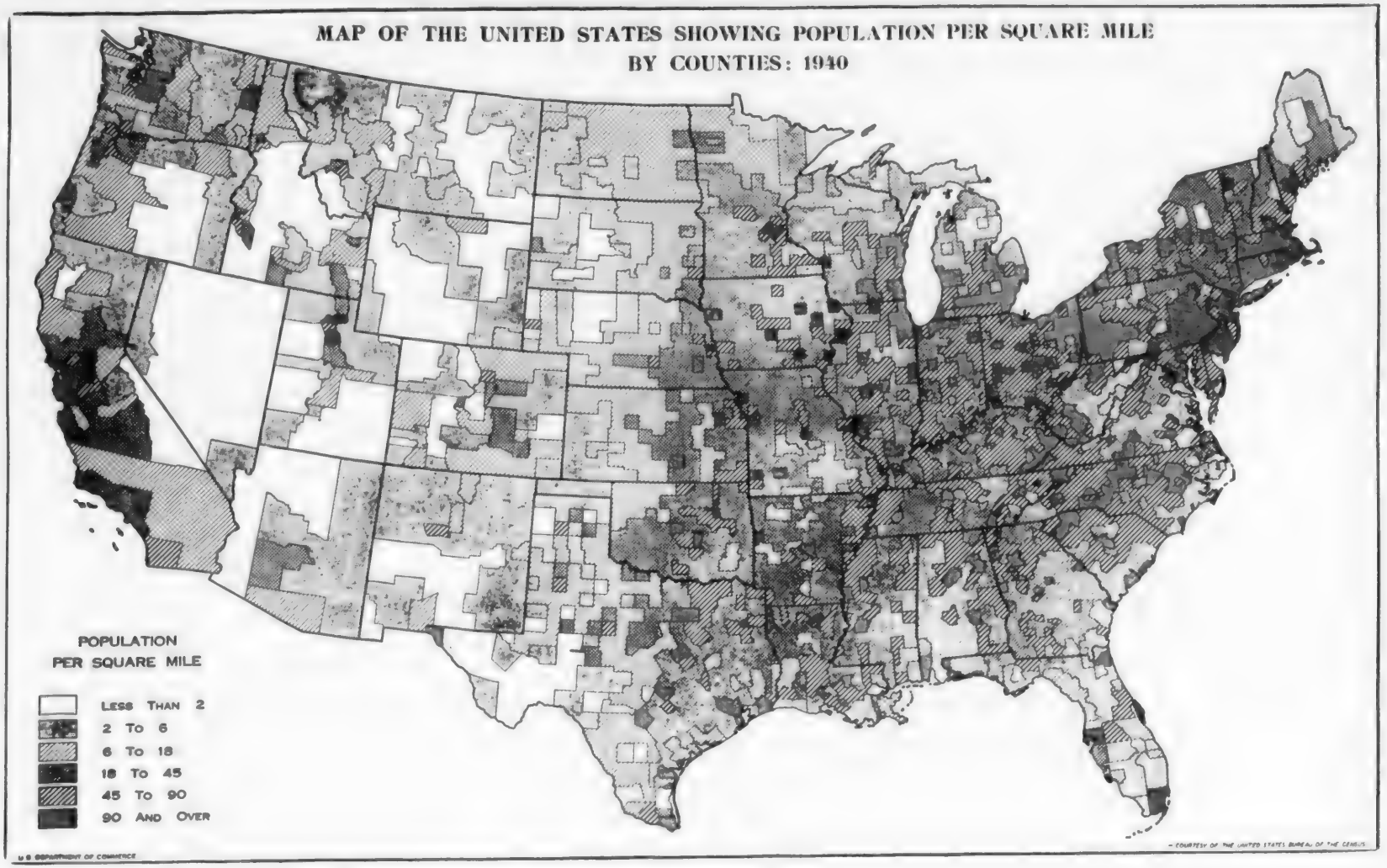
Dear Madam: In response to your letter of November 15, we can only repeat what we have already / told you in our former letters; i.e., that the rules of this store make it impossible for you to return a / Hall Brothers coat once it has been worn.

We are certain this coat was worn while it was out of the store, because upon / its return we found a theater program in one outside pocket and two candy mints in the inside pocket. (1) Therefore, we sent the coat back to you, keeping the theater program for our files.

Undoubtedly we could sell this coat to / another customer, representing it as unused merchandise, but that is contrary to the Hall Brothers / policy.

We suggest that you bring your coat to our Alteration Department to see whether it cannot be / restyled to your entire satisfaction. Yours truly, Hall Brothers Department Store, F. J. Zinsmeister, Adjustment (2) Department (162)

(To be continued)


MAP OF THE UNITED STATES SHOWING POPULATION PER SQUARE MILE
BY COUNTIES: 1940
POPULATION
PER SQUARE MILE
LESS THAN 2
2 TO 6
6 TO 18
18 TO 45
45 TO 90
90 AND OVER
U.S. DEPARTMENT OF COMMERCE
COURTESY OF THE UNITED STATES BUREAU OF THE CENSUS

What Made Our Nation Grow

DOUGLAS C. RIDGLEY, Ph.D. AND J. SULLIVAN GIBSON, Ph.D.

IN the colonial period of American settlement, population gradually expanded into territory that was unoccupied and, for the most part, unclaimed. Growth in the population of the United States accompanied broad territorial expansion during our first three-quarters of a century as a republic. Since 1853, when the Gadsden Purchase completed the expansion program and gave the United States its present boundaries, population has attained its greatest growth —a four-fold increase from 26 million to 132 million.

The present population of the United States and its distribution pattern are the outgrowth of extensive immigration and of high natural increase in a land of opportunity. Adjustments of the population to the land have been in progress during more than three centuries of colonial and national development. Until recent decades, each year has seen new territories peopled and previously occupied areas more densely settled. The population pattern has changed constantly.

In 1790, when the first census was taken, over 97 per cent of the country's population of slightly less than four million people lived in the states lying east of and within the Appalachian Mountains, designated by the census as New England, Middle Atlantic, and South Atlantic geographic divisions.

In addition to these states, only Tennessee and Kentucky contributed population figures to the first census. The Appalachian Mountains held the people relatively near the coast until numerical growth, a lucrative fur trade in the North, and opportunities for plantation agriculture in the South stimulated westward expansion.

Westward Expansion

From the early 1700's, the trans-Appalachian movement in America had operated on a small scale. Shortly after the Revolutionary War and the establishment of the Republic, however, large-scale migration across the mountains initiated a westward movement that continued for several decades.

By 1810, more than a million of the nation's seven and one-quarter million people lived west of the Appalachian Mountains. Ten years later the number reached two and one-quarter million, or about one-fourth of the total population. Two groups of states —the East South Central and the East North Central—together, registered nearly two million people in the census of 1820.

Beyond the Mississippi River lay Louisiana, Arkansas, and Missouri, each with a sizeable population. Louisiana and Missouri had by this time acquired an economic and a political significance that was felt throughout the nation. Thus, by 1820, settlement and statehood extended well beyond the Mississippi River.

Population Growth After War

Westward migration was especially pronounced during the quarter-century following the War of 1812. Rapid growth in population, which for the nation as a whole amounted to doubling every twenty-three years, accounted, in large part, for the westward movement. Cessation of hostilities in 1815 released many men from military duty and other responsibilities growing out of the war. A large number of these sought opportunity in the abundant, fertile free land of the Mississippi Valley.

Defeat and removal of certain Indian tribes, particularly the Creeks and the Cherokees of the South, together with the acquisition of Spanish Florida, further encouraged expansion, especially among the plantation agriculturists of the Middle Atlantic and South Atlantic states.

The cessation of the Napoleonic Wars in Europe released a stream of immigrants, many of whom penetrated beyond the Appalachian Mountains.

To these factors was added improved

transportation—the opening of the Mississippi River and the Erie Canal, and the institution of steam navigation on these and other waterways—which stimulated the trade necessary to support an ever-enlarging continental population.

The acquisition of Texas in 1845, the Oregon Territory in 1846, and the Mexican Cession in 1848 brought considerable increase to western population. By 1860, the decade of the Civil War, half the nation's population of over 31 million lived west of the Appalachian Mountains.

The Civil War and Population Trends

Two new groups of states west of the Mississippi River—the West North Central and the West South Central—now had a combined population of four million, equal to that of the entire United States at the time of our first census in 1790. The mounting significance of population in the state of California, together with the scattered settlements among the western mountains, extended our frontier west to the Pacific Ocean.

During the decade 1860 to 1870, notwithstanding the Civil War, the population of the United States increased more than eight and one-third million. The rate of growth for this decade, however, declined to 26.6 per cent, amounting to only three-fourths the *rate* for the two decades immediately preceding.

Normally, when a country is engaged in a civil war, the *rate* of population growth decreases. That was the case in this country in the decade of the 1860's, when the rate of natural increase sank to four-fifths that for the 1850's, and the total number of *immigrants* was three-eighths of a million less than in the previous decade.

With the Civil War decade, there began a decline in *rate* of population growth, which has persisted to the present time. Each decade after 1870 marked a smaller rate of growth than the decade of the Civil War. The rate of the 1930's was only one-fourth that for the 1860's. Immigration resumed rapid growth after the Civil War and Reconstruction; but natural growth continues to decline.

For a quarter-century after the Civil War, population increased more rapidly in the West than in the East. Of the 63 million people in the United States in 1890, 60 per cent lived west of the Appalachian Mountains; the comparable proportion for 1860 was 50 per cent. In the states west of the Mississippi River, the *rate* of population growth was much more rapid than in the states east of the Mississippi; yet the densely populated states east of the Mississippi River contributed more than half the number of the national increase—twelve million people for the decade of the 1880's.

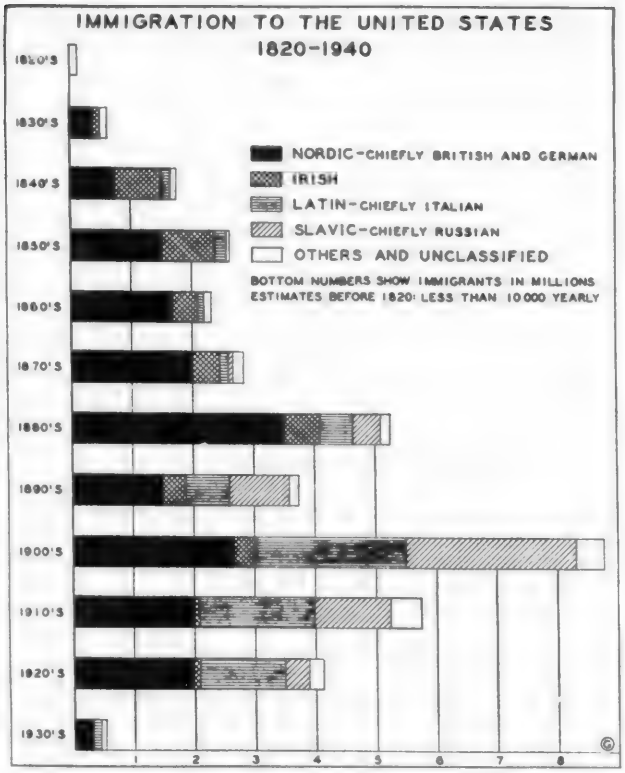
New York and Pennsylvania each gained almost a million inhabitants between 1880 and 1890; for the same period, Illinois gained about three-quarters of a million; and Texas, Nebraska, Missouri, Michigan, and Massachusetts each gained approximately half a million.

In contrast to the twenty-three years required to double the population of the United States a century ago, slightly less than a half-century has been required for the last doubling. Although, until 1930, immigration into the United States continued on a large scale (see graph), the *rate* of population growth has declined steadily during the last half-century. The decade 1900 to 1910 had the largest number of immigrants, totaling nearly nine million. But the rate of *natural increase* dropped about a third below the rate of the two previous decades and has fallen even lower in recent years.

Population Growth in the West

Since 1890, the states west of the Appalachian Mountains have held consistently 60 per cent of the nation's people, thus maintaining a rate of growth enjoyed by the nation as a whole.

During the past half-century the Pacific division had the most rapid population growth of all our geographic divisions. California attained the most spectacular growth of any state during this period. Her population increased from 1,213,398 in 1890 to 6,907,387 in 1940; this amounts to a growth for the state of 477 per cent over a period of fifty years.



New York state, on the other hand, for the same period, had a greater *actual* gain than California by one and two-thirds million people, but New York's *percentage* gain was only 125 per cent.

The active industrial development in the East and Middle West during the last half-century has given employment to an increasing number of people. Consequently, westward migration from these areas has declined, whereas thousands of persons have come into the eastern and central industrial areas from crowded farming sections, particularly from the South.

Retarded Population Growth in the 1930's

Between 1930 and 1940 the actual gain in population in the United States was nearly nine million, almost equal to the population of the United States in 1820 and more than twice that of 1790. In recent years, however, the *rate* of population increase has declined, in the last decade reaching only 7.2 per cent, which is less than one-half the percentage gain in any previous decade, and only one-fourth the *average* rate attained since 1790.

Strict immigration laws now limit immigration to a small fraction of former allotments. The last decade brought fewer immigrants to the United States than has any other decade since the 1820's. A significant lowering of the birth rate has contributed further to our declining rate of population growth.

Present Population Pattern

The map on page 624 invites careful study. The ninety-eighth meridian divides the area of the United States into an eastern half and a western half. In comparison with the western half of the country, eastern United States is densely populated.

The type of shading most common in this part of the map represents a density ranging from eighteen to forty-five persons to the square mile. Areas with density below eighteen make up a relatively small proportion of the total, while a few areas of mountain and swamp lands comprise the portion having a density below six. Toward the other extreme, densities of ninety and over characterize sizeable areas in industrial southern New England, in New York, New Jersey, Pennsylvania, Ohio, Michigan, Indiana, and Illinois.

It will be seen that the major portion of our total population lives in the eastern half of the country. Seventy per cent live east of the Mississippi River, another 10 per cent dwell in the next tier of states to the west; another 5 per cent make their homes between these states and the ninety-eighth meridian that extends through the central part of Texas, Oklahoma, and Kansas, and the eastern part of Nebraska and North and South Dakota.

The remaining 15 per cent of our nation's people are widely scattered throughout the western half of the country. Three exceptions to this dispersed pattern appear as densely populated centers in the areas of Los Angeles, of San Francisco and Central California, and of the Columbia Valley-Puget Sound Lowland.

THE B.E.W. DIRECTORY OF Fraternities in Education

Part 3

MARIAN W. SPEELMAN
Hammond (Indiana) High School

PHI CHI THETA. A national fraternity for women, founded in 1925.

There are twenty-four active chapters and fourteen alumnae groups, with 2,238 alumnae and active members.

Purpose: To promote the cause of higher business education and training for all women; to foster higher ideals for women in business careers; and to encourage fraternity and co-operation among women preparing for such careers.

Officers: *President,* Phyllis Buck, 1019 University Avenue, Madison, Wisconsin; *First Vice-President,* Jessie M. Cleveland, 1942 Wilson Avenue, Chicago; *Second Vice-President,* Ellen Hawley, 1930 Napa Avenue, Berkeley, California; *Third Vice-President,* Mrs. Ethel Brown Berger, 20 Holly Street, Salem, Massachusetts; *Secretary-Treasurer,* Mrs. Margaret E. Mapes, 15 North Third Street, Madison, Wisconsin; *National Adviser,* Alma Martin, 13 Peachtree Place, N. E., Atlanta, Georgia; *National Inspector,* Mrs. Frances R. Murray, 120 Morningside, Verona, New Jersey; *Director at Large,* Eleanor LaGrutta, 30 Carmine Street, New York, New York; *Editor,* Mrs. Virginia D. Henry, 131 Stone Church Road, Wheeling, West Virginia.

Official publication: *Iris of Phi Chi Theta,* published four times a year.

Qualifications for membership: At least advanced freshman standing; at least the all-student average of the school. Members must have expressed an intention of obtaining a degree in a school of business.

Significant contributions: A comprehensive survey of opportunities for women in business, available to all members through the national publication, *Iris.* Two annual scholarships of $125 each, for further study, to worthy members. A scholarship key is given to the girl who completes her junior year with the highest grade-point average.

The next national biennal meeting will be held at Madison, Wisconsin, in June, 1942.

KAPPA DELTA PI. A national honor society in education, open to men and women who have attained distinction in education.

Founded June 8, 1909, at the University of Illinois by the Illinois Education Club.

The fraternity has 113 active chapters.

Purpose: To encourage high intellectual and scholastic standards and to recognize outstanding contributions to education.

Officers: *Executive President,* Thomas C. McCracken, Ohio University, Athens, Ohio; *Executive Counselor,* R. J. Walters, University of Denver, Denver, Colorado; *Executive First Vice-President,* Florence Stratemeyer, Teachers College, Columbia University, New York City; *Executive Second Vice-President,* Alfred L. Hall-Quest, Division of General Education, New York University, New York City; *Recorder-Treasurer,* E. I. F. Williams, Heidelberg College, Tiffin, Ohio; *Laureate Counselor,* William C. Bagley, Teachers College, Columbia University, New York City.

Publication: *Educational Forum,* published quarterly. Edited by A. L. Hall-Quest of New York University, New York City.

Membership includes many of the leaders in education, including John Dewey, Edward Lee Thorndike, Werrett Wallace Charters, Charles Hubbard Judd, Elwood Patterson Cubberley, Lewis Madison Terman, William Chandler Bagley, Dorothy Canfield Fisher, Jane Addams, Walter Damrosch, Charles A. Beard, Abraham Flexner.

PI LAMBDA THETA. A national honorary and professional association for women in education, founded in 1918.

There are thirty-eight college chapters, nineteen alumnae groups, and a total membership of 16,522 women.

Officers: *President,* Dr. Helen M. Walker,

Teachers' College, Columbia University, New York City; *First Vice-President,* Dr. Beulah Clark Van Wagenen, Towanda, Pennsylvania; *Second Vice-President,* Caroline Garbe Mitchell, 709 College Avenue, Wheaton, Illinois; *Corresponding Secretary,* Helen F. Olson, 3316 East 60th Street, Seattle, Washington; *Executive Secretary,* Elsie M. Jevons, 525 West 120th Street, New York City; *Treasurer,* Ruth Kenney, Extension Division, University of Kansas, Lawrence, Kansas; *Member-at-large,* Mildred M. Wharton, 2032 Belmont Road, N. W., Washington, D. C.; *Keeper of Records,* Dr. Anita S. Dowell, Director of Health Education, State Teachers College, Towson, Maryland; *Editor,* Dr. Helen B. Warrin, 81 Parkway East, Bloomfield, New Jersey.

Publication: *Pi Lambda Theta Journal,* edited quarterly by Dr. Helen B. Warrin.

Purpose: To foster professional spirit and the highest standard of scholarship and professional training; to maintain an abiding interest in educational affairs; to encourage graduate work and to stimulate research in education; to promote fellowship among women in teaching; to formulate a conception of education adapted to women; and to advocate in the educational administration of universities changes which the interests of women students demand.

Qualifications: High scholarship, evidence of professional interest, outstanding leadership, exceptional promise in education. Faculty recommendation is a qualification.

Significant contributions: Research awards to students in education; loan funds; chapter research studies.

The next Biennial Council will be held in the summer of 1942. Date and location not decided.

Pi Rho Zeta International. An international fraternity, open to students in business colleges where chapters are maintained, throughout the world.

Founded at Baton Rouge, Louisiana, in 1929, by A. C. Hermann, of Charleston, West Virginia. The organization has 120 chapters with 3,500 members.

Officers: *Governor General,* J. I. Kinman, Kinman Business University, Spokane, Washington; *Executive Secretary-Treasurer,* C. W. Woodward, College of Commerce, Burlington, Iowa. There are eight districts from which a Board of Governors is selected.

Official publication: *The Compass,* and *Pi Rho Zeta Flashes,* published monthly. Editor is C. W. Woodward, College of Commerce, Burlington, Iowa.

Purpose: To uphold scholastic standards of business education; to encourage students to graduate and pursue thorough courses; to encourage more young people to realize the value of business education.

Qualifications for membership are 90 per cent in scholarship.

Community service is one of Pi Rho Zeta's contributions as an organization.

Gamma Rho Tau. A national honorary and professional commercial-education fraternity for men, founded in 1925, at Syracuse University, Syracuse, New York.

There are four active chapters, with a total membership of 390.

Purpose: To promote a high grade of scholarship and character; to encourage a research spirit among members; to advance the professional attitude of the teacher in the classroom; and to forward the democratic ideal in education.

Officers: *President,* James A. Moore, Director of Business Education, 330 North Lake Street, Downey, California; *Vice-President,* Donald W. Feller, Assistant Professor, Syracuse University, Syracuse, New York; *Secretary-Treasurer,* George R. Tilford, Professor, Syracuse University, Syracuse, New York; *Historian,* Julius Nelson, Director of Business Education, Windber (Pennsylvania) High School.

Publication: *Gamma Rho Tau Journal,* published yearly under a rotating editorship.

Qualifications for membership: Good moral character, high scholarship, and promise of marked ability to teach commercial subjects in secondary schools and in collegiate schools of business. Only men who expect to teach are eligible to election.

Significant contributions include the *Gamma Rho Tau Journal* and various monographs.

The B.E.W. Transcription Projects

for
MARCH
—
(Closing Date March 31)

• "THEY TEST THE FINISHED PRODUCT"

Prepared by RHODA TRACY, Metropolitan School of Business, Los Angeles

Here is something uniquely different in transcription! Something transcription teachers have been waiting for! Join the thousands of teachers who are getting more mailable letters and higher transcription speeds by simply taking advantage of these projects each month. If you do not already have a copy of the free booklet about the Transcription Projects, send us a card today, addressing it: Awards Department, The Business Education World, 270 Madison Avenue, New York, N. Y. Climb on this "mailable letter" band wagon and watch your students work for these certificates!

DICTATION FOR THE JUNIOR CERTIFICATE

(Dictate at 80 words a minute. Transcribe at 10 words a minute or more)

Instructions Spell out difficult names in the addresses. It is suggested that the class review the rules for typing numbers. See *150* in Letter No. 2. The letters are counted in 15-second dictation units. Dictate the following inside addresses *before* starting to time the take.

Letter No. 1. Acme Travel Agency, Seattle, Washington.

Letter No. 2. Miss Ruth Woods, Lincoln Apartments, Everett, Washington.

Letter No. 1 Gentlemen: I am interested in making a trip across the country by railroad. I have always traveled / in standard accommodations. Many of my friends, however, have been telling me about the splendid and / comfortable accommodations available when traveling by coach.

Is it necessary to make / reservations ahead of time on the coach trains? What are the advantages of coach travel? Are the meals served on these trains (1) as good as those served on standard trains?

Please send me as much detailed information as you can. Very truly yours, /

Letter No. 2 Dear Miss Woods: We are sending you under another cover several illustrated folders that describe in / detail the equipment and accommodations offered to travelers who prefer to use the coach rather than / the standard trains.

The coach seat is similar to a comfortable automobile seat. Coach fare entitles a (2) passenger to carry baggage that weighs up to 150 pounds. The meals served on coach trains are just as good / as those served on the standard trains.

All the big railroad lines have coach trains that travel almost as fast as standard trains. / A seat reservation should be made in advance on the more popular trains.

We hope that you enjoy your trip. Yours truly, / *(240 standard words, including the addresses)*

A dictation project at *120 words a minute*, qualifying students for the Superior Transcription Certificate, will be published in the May and June, 1942, issues.

DICTATION FOR THE SENIOR CERTIFICATE

(Dictate at 100 words a minute. Transcribe at 15 words a minute or more)

Instructions The letters are counted in 15-second units. Dictate the following inside addresses *before* starting to time the take. Spell out difficult words in the addresses.

Letter No. 1. Miss Jane Henderson, Garfield School, St. Louis, Missouri
Letter No. 2. Miss Beth Forbes, 14 Michigan Street, St. Louis, Missouri.
Letter No. 3. Miss Jane Henderson, Garfield School, St. Louis, Missouri.

Letter No. 1 Dear Miss Henderson: Perhaps you have already heard that I have finally obtained a job where I know I am going to be more than / happy.

I suppose that my duties would be described as being of a general clerical nature. They include taking dictation and / typing, but I also have to receive callers and take care of the routine filing.

I never had the opportunity to study filing / in school. Could you tell me of a good reference book on the subject? If you can give me some helpful suggestions, I surely shall appreciate (1) them. Sincerely yours,

Letter No. 2 Dear Beth: I am glad that you are so happy on your new job, and I want to help you with your filing problems. We use / an excellent reference book on this subject in our school. I am sending you a copy that you may keep until you wish to return it. /

Filing is simply a system of properly classifying business data and records and of placing them where they may be referred to / without difficulty. When you are acquainted with the system of filing used in your office, be sure that you do the necessary filing (2) every day so that the papers do not pile up or get lost.

Let me hear from you again. Cordially yours,

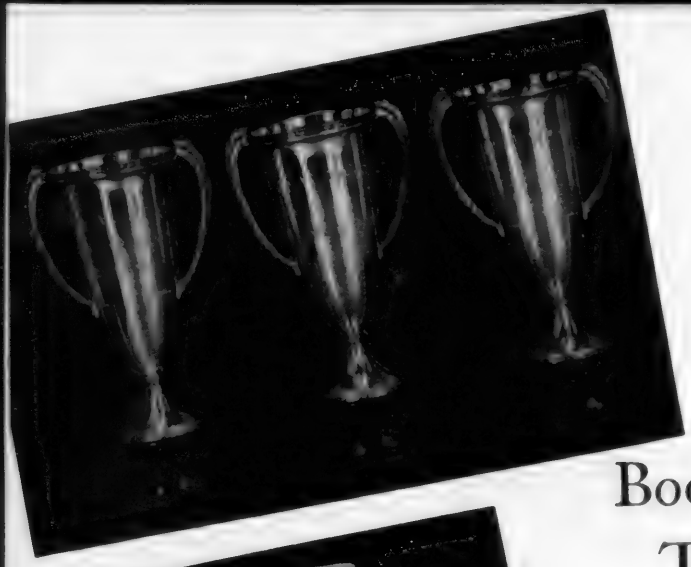
Letter No. 3 Dear Miss Henderson: You have / helped me a great deal by sending me the book on filing. I feel that I am doing very well in this part of my work.

Most of our filing / is done according to the initials of the customer who writes the correspondence. We have some correspondence, however, that can be / filed better by subject.

I find that the most important operations in connection with filing are determining under which name the (3) correspondence is to be filed and then placing it in the correct place in the files.

The file clerk has a very responsible job and must / use good judgment at all times. She must be accurate and neat in her work. I have learned that the file clerk is a valuable member of the / office force.

Thank you again for helping me and for your interest in my welfare. Very sincerely yours, *(400 standard words, including the addresses)*



Last Call

TO ENTER B.E.W.'s

Big Annual Bookkeeping Contest



THERE'S still time to enter the B.E.W.'s International Bookkeeping Contest. (Complete details published in last month's B.E.W., page 518.) If you have not already received complete free material for entering your students, fill out and send in the coupon on page 648. All entries must be mailed by April 1, 1942. Enter this contest today and win recognition for yourself and your students. Also, win silver cups, cash prizes, bookkeeping fountain pens, teachers' certificates that can be framed, and students' certificates. Mail the coupon NOW!



The contest is open to all students, but there are prizes for their teachers as well. Your students will enter in one of three divisions: public high schools; Catholic high schools; colleges and private business schools. Identical prizes will be awarded in all three divisions and will be duplicated in case of ties.

The contest problem, of which you may obtain student reprints for only 1 cent each, concerns the bookkeeping activities of a grocery store. The key to the problem will be published in the April B.E.W.





From an Office Manual

J. F. RICE

MR. RICE is correspondence adviser for the Commonwealth Edison Company, Chicago. The inspirations for his bulletins, from which we quote here, come straight from actual business dictation. This is No. 2 of a continuing series.—*Editor.*

Singulars and Plurals

Error: "There will be chairs for everyone."

Correction: "A chair for everyone" or "chairs for all."

This type of error, which is seen frequently in advertisements, letters, and other writings, is a ridiculous one. How could every*one* possibly occupy *chairs?*

The error is caused by a careless interpretation of certain singular words, such as *everyone* and *everybody*—words that do not mean "all." A dealer may say that he has a fan for every purpose or that he has fans for all purposes.

Careless Use of "ing" Words

A few illustrations of homeless "ing" modifiers will help to prove that this error is widespread and that careless construction is bad in a practical sense, not merely academically.

"The cellophane wrapper was inflammable by igniting it with a match." (First of all, the wrapper was inflammable whether it was ignited or not. But who, or what, did the igniting?)

"After discussing the matter, the bill was adjusted." (The bill, after discussing the matter, was adjusted—adjusted itself, presumably. Such intelligence in a bill is extraordinary. It was even gifted with speech!)

Errors of the kind presented here are caused primarily by overfondness for "ing" modifiers, accompanied by haste. The easiest way to avoid trouble, especially when construction must be hurried, is to use a complete verb, instead of a mere modifier, as:

"The cellophane wrapper could be ignited easily with a match." (Or "The cellophane wrapper could not be used, because it was inflammable.")

"After the bill had been discussed, it was adjusted."

Too Much Et Cetera

The Latin words *et cetera* (usually appearing in public as *etc.*) mean "and others" or "and other things." Some take them to mean "and so forth," although this translation is really inaccurate.

Etc. is overworked to the point of absurdity. It is seldom required in any letter, any speech, or any essay. At best, it is usually a superfluous tail attached to a sentence and merely indicates the writer's lazy desire to finish the sentence quickly by leaving the reader to infer as much or as little as the spirit prompts him to infer. A few quotations will show this busy little abbreviation in operation:

"We do the selecting, packing, shipping, etc." (Apparently, the intended meaning here is "and so forth." So what? Where do we go from here?)

"It is a sure cure for coughs, colds, etc." (What "other things"? Will it cure erysipelas and housemaid's knee?)

"This is designed for use in such places as stores, offices, and shops, etc." (The phrase "in such places as," illustrated by mention of several specific places, tells the reader everything necessary. The addition of *etc.* is a subtraction of strength.)

"Among those present were John G. Brown, Mrs. Mary Ellsworth, Henry Peterson, and George L. Harris, and others." (A ridiculous variation of the preceding example. The writer has enough sense to use "and others," instead of "etc.," but the utterance is no less absurd. It is the intention to give prominence to several persons. The "others" are not involved.)

As our engineers might express it, *etc.* increases in value inversely as the square of its distance from the mind—or, in homely language, the less it is used the better it is.



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1942 E.C.T.A. Convention To Be Held in Baltimore

April 1, 2, 3, and 4

Theme: "Unit Planning in Business Education"

MANY SPECIAL FEATURES will attract business educators to the 1942 convention of the Eastern Commercial Teachers Association, to be held April 1 to 4 at the Lord Baltimore Hotel, Baltimore, Maryland. Special attractions include a "cherry blossom" trip to Washington, D. C., a bus trip for Easter Sunrise Service at Arlington, and a Sunday afternoon visit to Annapolis.

Business meetings proper will begin on April 2.

Clyde B. Edgeworth, supervisor of commercial education for Baltimore, will be official host to the convention. Miss Sadie L. Ziegler, president of the E.C.T.A., has announced an excellent program, built around the theme, "Unit Planning in Business Education."

THURSDAY MORNING, APRIL 2

Official opening: Addresses of welcome, The Honorable Howard W. Jackson, Mayor, City of Baltimore; Albert S. Cook, State Superintendent of Education, Baltimore; David E. Weglein, Superintendent of Public Instruction, Baltimore. Response, Bernard A. Shilt, vice-president of E.C.T.A. President's address, Miss Sadie L. Zeigler, secretary, Rider College, Trenton, New Jersey. Address, "What Business Expects from Commercial Education in War Time," Edward S. Schroedel, International Business Machines Corporation, New York City.

THURSDAY AFTERNOON

"Contribution of Education to War Efficiency," William Mather Lewis, president, Lafayette College, Easton, Pennsylvania. "The Value and Use of Unit Planning," Roy O. Billett, School of Education, Boston University.

THURSDAY EVENING

Banquet, reception, and dance. Addresses by The Honorable Herbert R. O'Conor, Governor of Maryland; Mrs. Myrtle Hooper Dahl, president of the N.E.A.; James E. Gheen, humorist and lecturer, New York City.

FRIDAY MORNING, APRIL 3

Section Meetings

Junior Business Training. Director, Paul L. Salsgiver, Boston University. Chairman, Benjamin R. Haynes, University of Tennessee, Knoxville.

Elementary Bookkeeping. Director, Clyde B. Edgeworth, Supervisor of Commercial Education,



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Merchandising—Salesmanship and Retailing. Director, Noel P. Laird, Franklin and Marshall College, Lancaster, Pennsylvania. Chairman, Earl B. Webb, Supervisor of Distributive Education, Massachusetts Department of Education.

Business Law and Business Organization and Management. Director, Bernard A. Shilt, Supervisor of Commercial Education, Buffalo. Chairman, Harry I. Good, Associate Superintendent of Schools, Buffalo.

Business Machines. Director, Conrad J. Saphier, Samuel J. Tilden High School, Brooklyn. Chairman, Harry J. Jellinek, Weequahic High School, Newark, New Jersey.

Office Practice—Filing and Office Behavior. Director: Paul M. Boynton, Supervisor of Business Education for Connecticut. Chairman, William E. Smith, Utica (New York) Free Academy.

Elementary Shorthand. Director, Rufus Stickney, Boston Clerical School. Chairman, Miss Ethel Rollinson, Columbia University.

Elementary Typewriting. Director, John G. Kirk, Director of Business Education, Philadelphia.

Private Business School. Director, Alan W. Furber, The Chandler Schools, Boston. Chairman, M. A. Smythe, National Business College, Roanoke, Virginia.

FRIDAY AFTERNOON

Section Meetings

Merchandising—Co-operative Retailing and Advertising. Director, Noel P. Laird. Assistant chairman, Harold B. Buckley, Chief, Business Education Department of Public Instruction, Commonwealth of Pennsylvania.

Economic Geography. Director, Bernard A. Shilt, Supervisor of Commercial Education, Buffalo, New York. Chairman, Z. Carleton Staples, Dorchester (Massachusetts) High School.

Transcription and Advanced Typewriting. Director, Conrad J. Saphier. Chairman, Mrs. Lempi S. Talvensaari, School of Education, New York University.

Advanced Bookkeeping and Business Arithmetic. Director, John G. Kirk, Director of Business Education, Philadelphia. Chairman, Clinton M. File, State Teachers College, Indiana, Pennsylvania.

Economics. Director, Paul L. Salsgiver. Chairman, Lloyd H. Jacobs, State Teachers College, Trenton, New Jersey.

Business Training for Pupils of Low Ability. Director, Paul M. Boynton. Chairman, Mrs. Susette B. Tyler, Thomas Jefferson High School, Richmond, Virginia.

Classroom Teaching Problems in the Private Business School. Director, Rufus Stickney. Chair-

Speakers at the E.C.T.A. Convention



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DAVID E. WEGLEIN



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ROY O. BILLETT



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JAMES E. GHEEN



B. FRANK KYKER



DOUGLAS MILLER

man, J. Harold Short, Short's Secretarial School, Stamford, Connecticut.

Private Business School Executives' Section. Director, Alan W. Furber. Chairman, J. W. Miller, Goldey College, Wilmington, Delaware.

"The Champions Write," the new shorthand film, with both sound and color, will be shown on Friday afternoon, immediately after the scheduled meetings. Dr. John Robert Gregg appears on the film, presenting shorthand experts at work. Running comments call attention to points of execution, posture, and penmanship.

FRIDAY EVENING

Reserved for private parties and dinners. Program sponsored by exhibitors.

SATURDAY MORNING, APRIL 4

10 a.m. General meeting. Speaker, Douglas Miller, United States Commercial Attache, United States Embassy at Berlin, now Staff Member in the Office of Co-ordinator of Information, Washington, D. C.

11 a.m. Business meeting. Election of officers and executive board members. Drawing for prizes.

TEACHERS COLLEGE, Columbia University, will hold a breakfast meeting at 8 a.m. at the Lord Baltimore Hotel, Baltimore, in connection with the meeting of the E.C.T.A. All former Teachers College students are cordially invited to attend.

FROM the standpoint of employers, more than 54 per cent of all jobs in Grand Haven require an eighth-grade education or less; less than 27 per cent require high school graduation; less than 4 per cent require college graduation. However, 64 per cent require training either through an organized vocational training program or through experience on the job.—*Claud Bosworth, Director of Vocational Education, Grand Haven, Michigan.*

A Key for a Note

FRANCES L. BULLA
University of Oklahoma, Norman

DURING a lecture I attended, Cecil C. Callerman gave a review of a B.E.W. article by Fred M. Tidwell on piano and typewriting technique. I was already enrolled in elementary typewriting, and this comparison interested me so much that I made arrangements immediately for piano lessons in order to find out whether there really could be a correlation between the two skills.

For ten weeks the learning processes for the two skills have been quite similar. My typewriter keyboard was presented by reaches and fingers, the latter being referred to as forefinger, middle finger, etc. The piano keyboard was presented with letters indicating keys and numbers for the fingers. No. 1 was the thumb; No. 2, the forefinger, etc. In each presentation I worked with letters and numbers.

The forefinger on the right hand is responsible for juj, njm, jhj, jyj, 6j7 on the typewriter. On the piano, in the treble cleff, key of C Major, the forefinger, or No. 2, plays notes D and G in each octave. Both keyboards are divided into notes and keys for each hand.

After the keyboard presentation, the refinement process becomes the main objective, and each skill is more or less on its own, although the inherent characteristics of each manifest themselves in every typewritten copy and every well-played musical selection. During the first two weeks in both typewriting and piano instruction, I typed letters and played notes, naming them and counting aloud.

Each of my teachers instructs me to place my hands over the keys and make the reaches a couple of times, thus fitting the hand to the keyboard position before typing the new word or playing the new measure of music.

Rhythm has become an integral part of acquiring both skills. I type to the music of a record to acquire rhythm. I use an even, smooth reach from one note to another. In each skill my effort is to avoid jerky, spasmodic movements, making reaches that manifest rhythm and smoothness.

My concentration is directed to trying to think and read a phrase at a time. The narrative content of the copy material and the musical bars that divide the staff into measures are not to interrupt the thought sequence and actual autonomic skill.

The tactile sense has been stressed in all my instruction in each skill. In each, I have been told of releasing and transferring weight from note to note and from key to key. Exercise and drills are given for finger facility and speed in both typewriting and piano. For greater speed, rhythm, and accuracy in each skill I have a mental picture of each keyboard that makes it possible for me to heed the time-worn cry, "Keep your eyes on the copy." Both my instructors insist that only correct practice will make a good typist or a good pianist.

ANNOUNCEMENT has just been made that a university group of business educators will establish a modern school of business at New Philadelphia, Ohio.

A. F. Stegenga, of Trout Creek, Michigan, has been named president of the new institution. He is Director for Michigan of the N.E.A. Department of Business Education.

THREE WORKSHOPS for junior college instructors will be provided this summer by the Commission of Junior College Terminal Education—one at Harvard University, one at the University of Chicago, and one at the University of California. Workshops began at the University of California last summer as part of a study carried on by the American Association of Junior Colleges.

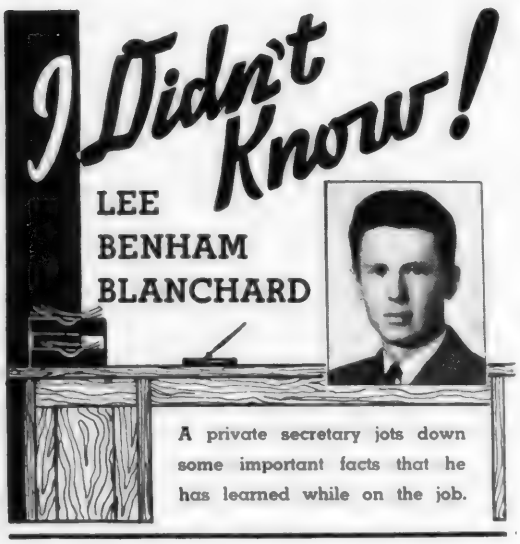
The Association, representing 650 two-year colleges, recently elected these officers:

President: John W. Harbeson, president, Pasadena (California) Junior College.

Vice-President: Jesse P. Bogue, president, Green Mountain Junior College, Poultney, Vermont.

Executive Secretary: Walter Crosby Eells, Washington, D. C.

Executive Committee: James C. Miller, president, Christian College, Columbia, Missouri; James M. Ewing, president, Copiah-Lincoln Junior College, Wesson, Mississippi.



THE OTHER DAY I had the unusual opportunity of taking dictation from a very important businessman from a country far from the United States. He came here before the United States entered the war, and he is unable to return. He has been making his headquarters at our office, where he is representing not only his own large company but also many other import and export firms in his country.

The dictation he gave me covered many items—scissors, oil, tin, rubber, furs, engine parts, all for export to his country.

I never realized before how interesting these subjects could be. To me, scissors were scissors, and furs were furs. To him, they meant not only a profit in the final sale but also the supplying of necessities and conveniences that must be available, even though war curtails certain articles.

His dictation emphasized the value of shorthand as an educational aid. Each day I learn much through my dictation that I might not learn through general reading, and it seems that I remember what I learn through my dictation much better than what I learn through reading—and I get paid for it, too!

I must admit that I had a tough time getting the dictation of my friend from across the seas.

Usually, it makes little difference to me who does the dictating, as I have taken letters, manuscripts, articles, and telephone messages from hundreds of different people. This gentleman, however, spoke with an unfamiliar accent (at least it was unfamiliar to me), which comprised of the "swallowing" of word endings, in addition to an "r" on words that have never ended with an "r" and vice versa.

Add to this many unfamiliar expressions, certain peculiar phrasings of words, and strange idioms, and you can see how I hung on every word. When he wanted to indicate the end of a paragraph, he would say, "Full stop."

Fortunately, one of the men in our company was familiar with this language, and we had an amusing half-hour deciphering my phonetic spelling.

I can't believe that this is an unusual experience. This is particularly true when one realizes that the United States has become the production center of the world. It is only natural, then, that many businessmen from many countries will head for our shores to buy and sell or barter goods. Paper work is unavoidable, and where there's paper work and office routine, there's a secretary to handle the chores.

As a matter of fact, I so thoroughly enjoyed my experience that I am now on call for all this man's work.

It takes only a little time to familiarize yourself with the (at first) confusing dictation, and the broader outlook you get is worth many times the effort of the initial struggle.

Of course, there is also the stimulating knowledge you get from knowing that you're helping to create "confusion to our enemies."

Next month I'll tell you another story about how much free education a secretary can get just by doing his job.

THE OTHER DAY I made a three-year card record of every cent my chief has donated to charities. In the future when a request for a donation comes in, by looking through that card file, I can tell my chief exactly how much he donated to that cause last year and can ask whether or not he would care to give the same amount this time.

Shorthand and Typing For Personal Use

MARKS LIFTON

Chairman, Department of Secretarial Studies, New Utrecht High School, Brooklyn

FOR some time it has been felt that students taking academic courses in the high schools of New York City have not had the opportunity to acquaint themselves with the techniques of taking notes quickly and efficiently, nor have they had many opportunities to learn to operate a typewriter.

After graduation from high school, many students pursue their studies further in local or out-of-town universities. Other graduates attend private business schools and, upon completing a short course in stenography and typewriting, proceed to look for a position in private industry.

An outline of a short course in stenography and typewriting for seniors, with the emphasis on personal use, was prepared and presented to the principal. He readily saw the value of this course to seniors and approved it. Permission was granted by the Director of Commercial Education and the Superintendent of the High School Division, and the course was instituted in the school.

The next step was to acquaint the seventh-term classes with the fact that such a course would be offered to them on an elective basis. The following letter was prepared and distributed in duplicated form to the members of the seventh-term academic classes:

NEW UTRECHT HIGH SCHOOL
Department of Secretarial Studies

To Prefect Teachers of Classes having Students in Progress Grade 7:

Please read this notice to your prefect class, and then post it on the bulletin board.

TO STUDENTS WHO WILL BE CANDIDATES FOR GRADUATION NEXT TERM:

Are you interested in acquiring a working knowledge of shorthand and typewriting?

Do you plan to go to college?

Do you plan to make business your career?

Would you like to learn shorthand and typewriting for your *personal use?*

You would? Well, here is your opportunity!

The Department of Secretarial Studies is offering a special *one-term* course in shorthand and typewriting, to be known as Sten. 8S and Type. 8S. This course will be open to seniors only, and will carry .5 units for the shorthand and .25 units for the typewriting.

The class will meet for two consecutive periods daily.

At the conclusion of the course, students will be able to write shorthand at about 50 words a minute, and to type at about 20 words a minute.

If you are interested in taking this course, please see Mr. Lifton in the Secretarial Studies Office, Room 364.

Discuss this course with your parents.

Marks Lifton
Chairman

APPROVED: Dr. Leo R. Ryan, Principal

The course in shorthand was offered as a major subject, while the course in typewriting was offered as an unprepared major counting half credit.

The principles of the shorthand system were completely covered by the end of the thirteenth week, leaving the remaining six weeks for intensive dictation and speed building. Regular dictation was given as the principles were developed.

At no time did the homework assignment take the students more than 45 minutes to prepare, with the average assignment taking 35 minutes.

Our promise to the students, that they would be able to write at 50 words a minute, was fulfilled. Not only that—by the end of the term, they were taking sustained dictation at 60 words a minute on matter of 1.4 syllabic intensity.

Throughout the typewriting course, periodic accuracy-speed tests ranging in length from 1 minute to 10 minutes were held. At the end of the term, every student was able to type at a net speed of 20 words a minute, with many students typing at 30 and 35 net words a minute.

The last six weeks of the term in both the shorthand and typewriting courses were devoted to developing the techniques of transcribing from stenographic notes. Toward the end of the course, students were encouraged to take stenographic notes in such subjects as English, history, and economics and to transcribe these notes on the typewriter during their study periods. Many students prepared typewritten notebooks for their other subjects.

Students have enthusiastically related that they have used their knowledge of shorthand while listening to the radio to record songs, household hints, recipes, announcements of station programs, and other items of interest to them.

Many members of the class have joyfully reported that typed themes have won them commendation from English teachers who in the past had stressed the importance of legibly written papers. Several boys and girls typed answers to advertisements for Christmas help.

Each student making some use of the courses in his own way felt that he had really gained some very valuable skill that he would have occasion to use again and again.

Answers to Quiz Questions On Page 579

1. I could lose the most in this business venture. In a general partnership, each of the partners is liable for the debts of the business. A partner's private property may be attached if the partnership assets are inadequate for settlement of partnership debts. Such unlimited liability is one of the disadvantages of a partnership. Since Tom owned no personal property or real estate, mine could be used.

2. The concern was insolvent. A business that is unable to pay its debts is insolvent. Insolvency may lead to bankruptcy. A business is bankrupt when it has been adjudged so by the court. Such adiudication discharges certain debts.

3. The C.P.A. does not necessarily hold a college degree. C.P.A. stands for Certified Public Accountant, a title conferred by state license obtained by passing an examination in accounting and business law plus some public-accounting experience and certain educational background. The Ph.D. degree is conferred by a university or college. The M.D. is obtained by completing a prescribed medical course in a university or college.

4. An elastic demand. If a change in price does not materially affect the volume of sales, then the item has an inelastic demand. Salt is one of the best examples of a commodity having an inelastic demand.

5. Planning his route. An itinerary is a plan of places to be visited and distances to be traveled, with times of arrival and departure.

6. Because there is no cash surrender value on a term policy, and reserves do not have to be accumulated.

7. *(a)* The seller. *(b)* The buyer. F.O.B. means "free on board." F.O.B. shipping point means that the seller stands all costs to the railway station at the shipping point; the buyer pays the freight from there to destination. F.O.B. destination means that the seller pays all transportation costs to the city of destination.

8. An advertisement unsigned and unidentified with any individual or company. Such an advertisement might read thus: "Wanted—Driver to Los Angeles. All expenses paid. Address K-27, Tribune."

9. $40 for speculating; $25 is invested; $15 is used for gambling. A person is speculating when he risks money with the idea of receiving profits from an increase in value of the principal. One is investing when at small risk he invests money with the idea of receiving a regular income from the use of the principal by industry, and a return of the principal when wanted. A person is gambling when at extremely great risk he puts up money with the idea of receiving not only the return of *his* principal but the principal of his opponent also.

10. Issuing and selling bonds for the purpose of obtaining cash is referred to as *floating a loan.*

Score Your Answers

Score 10 points for each correct answer. For nonbusiness persons, 60 is excellent, 40 is passing. For eleventh-grade students of business, 70 is excellent; for the twelfth grade, 90 is excellent. Business educators *ought* to know them all. Did you?

DID YOU DISCOVER the code word to the bookkeeping problem Dr. P. O. Selby contributed to the Counting House? (See page 587). The key word is:

M O N E Y T A L K S
0 1 2 3 4 5 6 7 8 9

Audio-Visual Aids FOR BUSINESS EDUCATION

LAWRENCE VAN HORN



★ **Please communicate directly with the firms listed here when you order films. The Business Education World publishes this department as a service to readers but distributes no visual aids.**

THE following list of recordings for business education is a continuation of the list in the February B.E.W. See page 474 of that issue for suggestions about making and effectively using your own records in the teaching of various business subjects.

Shorthand and Typewriting

The following shorthand and typewriting records are available through the Gregg Publishing Company, 270 Madison Avenue, New York.

Speed Dictation Records. A series of 15 records, each $2, less discount. Shorthand key for each record, free; additional keys, 5 cents each, net.

Gregg Recorded Dictation. Nos. 1 and 2, 25 cents each, net. Shorthand key for each record, free; additional keys, 5 cents each, net.

Rational Rhythm Records. Two sets. Set No. 1, six double-faced records, $12 less discount. Set No. 2, three double-faced records, $6 less discount. Single records for replacement, $2 each. Teacher's manual free with each set.

General Business

Many of the records produced by Recorded Lectures, Inc., are suitable for business courses. Those described below are distributed exclusively by Bell & Howell Company, 1801 Larchmont Street, Chicago, Illinois. Only a few, of particular value to business educators, are listed here. Bell & Howell will send you a complete list on request.

More for Your Money. No. 109, 15-minute 16-inch transcription record, 33⅓ r.p.m. (not suitable for ordinary home record player), single-faced, $6; also double-faced with No. 110, $10. The speaker dramatizes the dangers and benefits of installment buying and points out the best procedure to follow when such a purchase plan is contemplated.

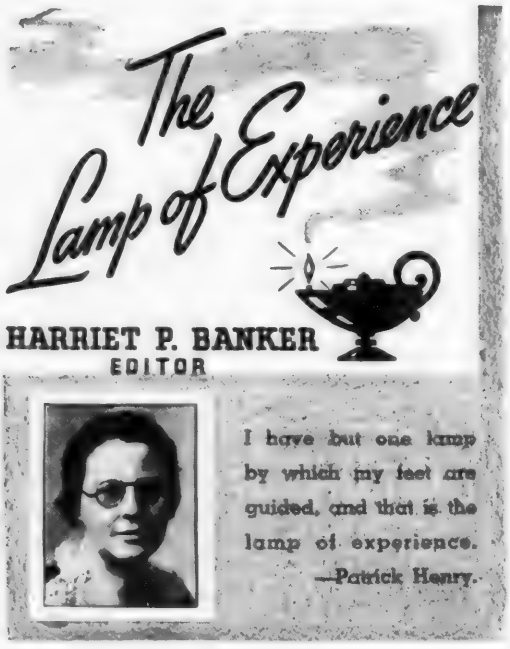
When You Borrow Money. No. 110, specifications same as No. 109. The narrator points out the important factors that should be considered when one borrows money. Single-faced, $6. Double-faced, with No. 109, $10.

A Good Neighbor Speaks for Himself. No. 103, 15-minute 16-inch transcription record, 33⅓ r.p.m. (not suitable for ordinary home record player), $6. Lt. Commander Carlos Fallon points out the similarities and differences between North and South America, some of the history of the relations between the countries of these two continents, and the possibility of some kind of union in the future.

Speech and English Usage

Words That Got Into Trouble; Sounds that Make Sense. No. 203, one transcription record, double-faced, 78 r.p.m., 12 inches, $5.50. Voiced by Alexander McQueen. Includes a discussion of many words.

Other records available from Bell & Howell are: Democracy and Education; How Successfully Is the Community Utilizing Its Human Resources; American Public Schools; Personality Preferred; Greek Words in Our Language; Latin Words in Our Language.



FOR the past several years I have used a form of reading contest as a means of reviewing the first semester's work in shorthand. A brief description of the procedure follows.

Each of the Shorthand I classes chooses two captains who, in turn, choose their team mates. The day before the contest, the students are given duplicated sheets listing all the words, brief forms, and phrases in the chapter of the *Manual* on which the contest is to be based. The students review these shorthand forms outside of class.

The same word lists are used for the contest, but the order in which the forms are read during the contest is varied in accordance with the impromptu directions of the teacher; that is, up, down, across, etc. One strictly enforced ruling is that there shall be no longhand on the duplicated sheets.

For the contest, the opposing teams take their places on opposite sides of the room and read from the duplicated sheets, alternating sides as in a typical spelldown, until there is only one student standing on the winning side.

Each chapter of the *Manual* that is covered during the first semester constitutes a separate contest. The names of the last student standing on the winning side and of the runner-up on the defeated side are recorded on a chart at the close of each chapter contest.

One student, who has a flair for lettering, charts the winners and runners-up for each class. Thus, we have a progressive record of the class teams. If colored stars or other appropriate symbols are used to denote the winners, the runners-up, and the winning sides, the chart makes an attractive bulletin-board display in the classroom and later may be used in the annual exhibit of good work.

When all the individual chapter contests have been held, the winners and the runners-up have an elimination contest. This final contest is held in the auditorium. Lantern slides are used to read from, and we go over as many words as necessary to determine the best reader.

For the lantern slides I use fifteen cards made of heavy manila paper, putting four columns of thirteen words each on each side of every card. As a rule, I use two cards for each of the first seven chapters in the *Manual*, which are completed in the first semester, reserving the fifteenth card for a list of miscellaneous words. The final try-out lasts about thirty minutes.

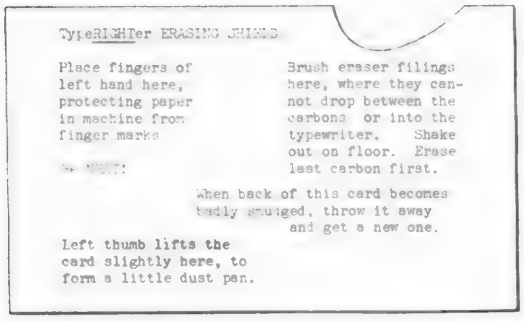
The advanced students "look in" on the final contest so that they can compare it with the contest in which they participated the previous year. Runners-up are permitted to enter the final contest in order to see whether there is a "dark horse" among the good readers.

The shorthand contest has proved an effective means of "advertising" the work of the commerce department in general and of the outstanding Shorthand I students in particular.

Since the organization of the "Tech Public Letter Service" (described in the February, 1942, Lamp of Experience), the principal has sanctioned the awarding of points to students who contribute their services to the letter service. The points are awarded just as points are awarded for other club work and have proved an added incentive to participants in the project.—*Mary A. Almeter, Technical High School, St. Cloud, Minnesota.*

A Simple Erasing Shield

THE accompanying illustration shows an ordinary 5-by-3-inch index card with simple instructions for its use duplicated on one side of the card. The half oval cut



in the upper right-hand corner fits the curved surface of the typewriter platen. Results?

1. No eraser filing get into the working parts of the typewriter.
2. No fingers of either hand touch the paper, and so there can be no finger smudges.
3. By slight twists of the card any portion of the typed material can be covered, exposing only such parts as are to be erased.
4. The thin card results in less wear to the eraser than do the relatively heavy celluloid or metal erasing shields.
5. The card keeps eraser filings from dropping between carbons and second sheets when doing carbon-copy work.
6. Eliminates the need of 'blowing" filings over the rest of the machine and working parts of the desk.
7. When the back of the card becomes slightly soiled, just reach fo. another card and cut out the half oval.

Finally, from the standpoint of teaching and learning, this factor may be important: the card makes it easy to make erasures. As it is easy, there is no need to worry. As there is no need to worry, the typing is more accurate.—*Bernhard Bargen, Bethel College, North Newton, Kansas.*

Let's Change Machines

WHILE fundamentally all typewriters are alike, there is a difference in touch even in machines of the same make. The method of changing the ribbon, likewise, varies; the line-space regulator is not in the same place on all machines; the tabulator rack is cleared differently; and there are numerous other variations.

In our school we are trying to take care of this problem by having the first-year typing students change machines after the first semester. Throughout the first semester, students are required to type on one machine so that they will master the fundamental mechanical operations.

To facilitate the routine of changing from one machine to another, we have designed a chart, a section of which is shown below.

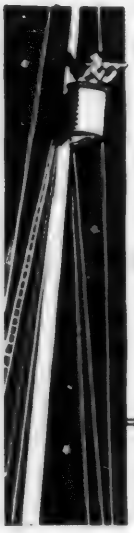
Name	Jan. 18	Feb. 1
John B.	Royal No. 2	L. C. No. 10
Margie C.	Rem. No. 16	Royal No. 2
Bob. C.	L. C. No. 10	Rem. No. 16
Bill R.	Underwood No. 6	Royal No. 8

It will be noticed that each column is headed with the dates for two-week intervals. If the class is large, it may be necessary to use one-week intervals. Each student, however, should have at least one week at each machine.

The make and the number of the machine that the student is to use for a particular two-week period is recorded in the date column in the space on the line with the student's name. The chart is mounted on the bulletin board so that each student may see which machine he is to use next.

When machine changes are in progress, the students are encouraged to ask questions about the machines and to learn all they can about their mechanical features. A comprehensive test is given after each student has used each make of machine. The test includes the manipulation of the machines and questions on the different parts, as well as questions on the variations in the mechanical features.

During the last grade period of the school year, we follow the "first come, first served" plan. Thus, we can tell what machines the students prefer and the reasons for their preferences in most cases.—*Paul Benson, County High School, Gunnison, Colorado.*



On the Lookout

ARCHIBALD ALAN BOWLE



This department brings you suggestions regarding equipment and supplies, club programs, and bulletin-board displays

39 Two interesting and useful circulars on the care of typewriters have been issued by Remington Rand for distribution to schools. One deals with the care of the Noiseless machine; the other, with the care of Remington Model 17.

How most effectively to oil and clean the machines is clearly described, and the important job of changing ribbons is illustrated and described so that your students should have no difficulty with this phase of the housework of the machine.

If you want a copy of these circulars, let me know.

40 Life Extension Cardjackets, for protecting catalogue cards and other card-index units, can be applied with a kit distributed by Seal, Inc. The kit contains several hundred printed sheets of transparent acetate film and a thermostatically controlled applicator with which the film may be applied to cards.

The film protects from dirt and the normal mars resulting from handling and gives protection against mutilation. The manufacturers claim that experience has proved the use of this film to be cheaper than the necessary retyping of cards in a much-used file.

41 A new oil can—durable, transparent plastic—is announced by Ames Supply Company. Too much oil will spoil an office machine, but there are times when just a spot or two will clear up a messy machine and relieve the keys.

The new oil container is built on a flexible metal bottom and has a four-inch spout that will reach the innermost parts of machines. It will dispense the oil a drop at a time or in a free stream, as desired. And you can see how much oil is left.

42 "A stencil duplicating machine with all modern features but at a price within the reach of every budget," says Rodman Duplicator Manufacturing Company, "is right at hand."

The duplicator possesses, as an integral feature, a built-in slip-sheeter. The machine has a capacity of 300 sheets of any type of stock in sizes from 3 by 5 inches to 9 by 24 inches. Ten thousand copies can be run without re-inking.

The electric model has speeds of 50 to 115 copies per minute. The hand model, of course, is slower, but it costs less. Very small-sized stock may be hand-fed.

43 The UHL steel combination chair and stand for typists is used extensively in offices and is also finding a market in business colleges and schools. This low-priced combination is made with the same care, material, and workmanship as the higher-priced products of the Toledo Metal Furniture Company. The "Economy" stands come in three sizes and are built entirely of steel; chairs are equipped with wood or steel seats and backs on steel frames. All typewriter stands can be equipped with casters if desired, and some have drawers for incidental office supplies.

A. A. Bowle March, 1942

The Business Education World
270 Madison Avenue, New York, N. Y.

Please send me, without obligation, further information about the products circled below:
39, 40, 41, 42, 43

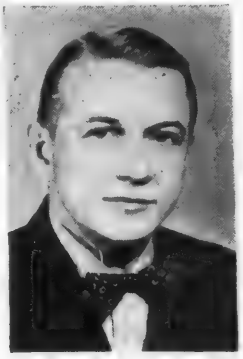
Name .....

Address .....

Gregg Field Staff Changes



ROY W. POE



MARCO HANDLEY

ROY W. POE is the newly appointed Gregg sales representative for the states of Oklahoma and Arkansas. He has been an instructor at Oklahoma A. and M. College, from which institution he has two degrees.

Mr. Poe formerly headed the Commercial Department of the Bristow (Oklahoma) High School and Junior College and the Stillwater (Oklahoma) City Schools. He is a member of Delta Pi Epsilon, graduate honor fraternity in business education.

Mr. Poe's predecessor in Arkansas was R. M. Robinson (now in the Navy), who also called on schools in Missouri.

L. C. RUSMISEL, who has represented the Gregg Publishing Company for many years in Kansas, Oklahoma, and Colorado, will continue to cover the states of Kansas and Colorado and, in addition, the state of Missouri.

MARCO HANDLEY has joined the Gregg staff as sales representative in Tennessee, Alabama, Kentucky, and Mississippi, succeeding Dr. James O. Thompson, now a Second Lieutenant in the aviation branch of the Army. Until his appointment to the Gregg staff, Mr. Handley was co-ordinator of distributive education and head of the Department of Business Education at Huntington (West Virginia) East High School. He has taught in the Huntington system for eleven years and for several years has been a critic teacher for Marshall College, of which he is a graduate.

Mr. Handley was formerly private secretary to the late Hon. James A. Hughes, of West Virginia, and later was connected with the Indian Service, as a vocational-guidance counselor.

New York C.E.A. Will Meet April 18

THE SPRING CONVENTION of the Commercial Education Association of New York City will be held on Saturday, April 18, at the Hotel Pennsylvania. The convention theme will be "Adjusting Business Education to War Needs."

The officers of the Association are as follows:

President: Abraham Deutsch, Jamaica High School.

First Vice-President: Mrs. Marie Arnold, Eastern District High School.

Second Vice-President: Dr. James R. Meehan, Hunter College.

Secretary: Miss Margaret O'Callaghan, Junior High School No. 30.

Treasurer: George Williams, Walton High School.

The yearbook of the C.E.A. for the year 1941-1942 will deal with school and business standards for business occupations. It is being written by business leaders through the co-operation of the New York chapter of the National Office Managers Association and a committee of educators made up of teachers and department heads under the editorship of Dr. Hamden L. Forkner, of Teachers College, Columbia University.

In Part I of the yearbook, business will state its case. Studies reporting what happens to the job applicant and to the employee during his first year of work will be presented.

The school will state its case in Part II. The five chapters in this section will tell what the school is doing to prepare office and store workers and will summarize the school's accomplishments and its tasks.

Part III will set forth the implications for education and business in dealing with the problem of youth adjustment to the occupational world in New York City.

Personal News in Business Education

WILLIAM RICHARD MATTHIES, since 1939 an instructor in accounting at Oklahoma A. and M. College, Stillwater, has accepted a position as assistant professor of accounting at Miami University, Oxford, Ohio.

Mr. Matthies received his B.S. degree at Northwestern University, Chicago, and his M.S. degree at the University of Colorado, Boulder.

MISS MARGARET O'BRIANT has accepted a position as instructor in secretarial training at the University of Kansas, at Lawrence. During the past year, Miss O'Briant has filled the position of Miss J. Frances Henderson, assistant professor of business education at Oklahoma A. and M., during Miss Henderson's leave of absence for advanced study.

Miss O'Briant formerly taught at Washburn College, Topeka, Kansas. She took her master's degree at Oklahoma A. and M., where she was a graduate assistant. She has had extensive office experience in addition to her professional training.

John C. Crouse is head of the secretarial training department at the University of Kansas. He reports a marked increase in enrollment in secretarial courses for the second semester.—*Mary Bell.*

COLLEGIATE BUSINESS EDUCATORS having research studies in progress at Colorado State College of Education, Greeley, are Elmer Ross Browning, chairman of the department of business education, East Carolina Teachers College, Greenville, North Carolina; and Harold M. Benson, instructor of business education, Miami University, Oxford, Ohio.

Mr. Browning recently completed a field study on "The Status of the Objectives and Content of Business Law in the Secondary Schools" and is now studying "Legal Aid Clinics in the United States."

Mr. Benson's study concerns "Instructional Activities of Secondary School Teachers of Skill Business Subjects."

Dr. A. O. Colvin is chairman of the Business Education Department at Greeley.

MISS MARJORIE HUNSINGER received the degree of Doctor of Philosophy at the graduation exercises of the University of Pittsburgh on February 20. Dr. Hunsinger is a member of the faculty of Alfred University, Alfred, New York.

DR. PARKE R. KOLBE, president of Drexel Institute of Technology, Philadelphia, has announced that five-year co-operative courses in the School of Business Administration will now be completed in four years on an accelerated schedule and that students in four-year courses in business administration may complete their work in three years.

JOHN A. MORROW has been appointed supervisor of distributive education for the State of Vermont. Mr. Morrow is a native of Massachusetts and has two degrees from Boston University. He also studied in the School of Retailing, New York University.

For several years, Mr. Morrow was associated with his father in the retail grocery business. He has had two years of experience in public accounting, four years in selling, and four years as a teacher of business subjects in Burlington, Vermont. He has been co-ordinator of distributive education in Burlington for two years.



MARGARET O'BRIANT



JOHN A. MORROW

MISS HELEN DAVIES, of Union High School, Santa Paula, California, was announced in the January *Reader's Digest* as the winner of a $100 prize in a contest for teaching devices.

In a letter to us, Miss Davies says, "The central idea of my essay will be found on page 34 of the February *Digest*. I submitted several items describing teaching methods that have been effective in commercial courses, but the winning story, on advanced composition, was held to have greater 'universality' of appeal."



HELEN DAVIES

Miss Davies adds, "Why I should have described myself as an attractive blonde' has puzzled those who know me, so I'll explain to you that truth to detail was not one of the requirements of the contest."

MISS ELEANOR SKIMIN, editor of the *Business Education Digest,* has transferred from the Northern High School, Detroit, to the High School of Commerce and Wayne University.

She has a combined teaching program of high school and university classes in secretarial science.

An article by Miss Skimin on transcription appeared in the January BEW.

MISS SALLY WAGNER, graduate student of the University of Pittsburgh, who has been teaching at the Business Training College, Pittsburgh, has accepted a teaching position in the Secretarial Department of the Woman's College, Greensboro, North Carolina.—*R. G. Hallisy.*

MISS FERN O. BLOSSEY has accepted an instructorship in secretarial science at Ohio Wesleyan University, Delaware, Ohio, where she is developing a secretarial department for secretaries and teachers. Miss Blossey has had both secretarial and supervisory office experience and holds two degrees in business administration from the University of Toledo. She was a teaching fellow in that university for two years and an instructor for one year, until she accepted her present appointment.

CLARENCE A. PITMAN, nephew of the late Sir Isaac Pitman, died at White Plains, New York, on January 25. He was eighty years of age.

Mr. Pitman established the New York branch of Sir Isaac Pitman and Sons in 1890. Previous to that time he was assistant to his brother, Guilbert H. Pitman, manager of the London branch of the Pitman firm. Clarence A. Pitman retired from business about twenty years ago. He leaves his wife, Mrs. Clara Newell Pitman, a granddaughter of John R. Voorhis, Grand Sachem of Tammany Hall, who died in 1932 at the age of one hundred and two.

WILLIAM KENNETH BEECH, principal of the Vancouver (British Columbia) High School of Commerce and editor of several commercial textbooks, died early in January, at the age of sixty-five. Mr. Beech was graduated from Queen's University, received his master's degree at the University of British Columbia, and his B. Paed. at the University of Toronto.

Associated with the Vancouver schools since 1912, Mr. Beech was truly a pioneer in establishing commercial work in the high schools of British Columbia. He was also instrumental in inaugurating instruction in wireless telegraphy and radio telephone in British Columbia.

His students made the following tribute to the memory of their principal and teacher: "For over thirty years he was friend, counsellor, and teacher to the thousands of people with whom he came in contact.

"We whom he taught, who knew and loved him, mourn his passing deeply. We have lost a great friend and teacher."

Mr. Beech is survived by his wife, a son, and a daughter.

NATIONAL CLERICAL ABILITY TESTS

April 30—May 2, 1942

This is the time to be watchful of standards in vocational business training. More than ever, measures of accomplishment are needed. The National Clerical Ability Tests are meeting this need in more schools every year. Do you want these tests for your students? You can have them. For information address the Joint Committee on Tests, 13 Kirkland Street, Cambridge, Massachusetts.

Prize-Winners in the January Bookkeeping Contest

THE NAMES of students awarded cash prizes in the B.E.W. Bookkeeping Contest for January are listed below. Names of teachers are in italics.

FIRST PRIZE—$3

Bessie Clarke Singleton, Y.M.C.A. School of Commerce, New Orleans, Louisiana. *Cecilia M. Eugere.*

SECOND PRIZE—$2

Dorothy Buzzell, Mercy Commercial High School, Brooklyn, New York. *Sister Mary Euphrasia.*

OTHER PRIZE-WINNERS—$1 EACH

Dorothy Albert, St. Paul's High School, San Francisco, California. *Sister Mary James Richard, B.V.M.*

Aileen Barrett, High School, Jeffersonville, Indiana. *Alma Shrader.*

Charles Callender, St. Joseph Catholic School, St. Joseph, Michigan. *Sister Marie James, O.P.*

Virginia Duffy, St. Johns High School, North Cambridge, Massachusetts. *Sister Mary Joachim, O.P.*

Patricia Dunlap, Spaulding High School, Rochester, New Hampshire. *Mrs. Eva Stevenson.*

Irma Heim, Senior High School Annex, Bayonne, New Jersey. *Hyman Lebowitz.*

Marie Kedziora, St. Augustine High School, Chicago, Illinois, *Sister M. Elfrida.*

Therese Lanoix, Cordeau College, Montreal, Canada. *Mrs. Gilberta Cordeau.*

Rita Mailloux, Sacred Heart High School, Lawrence, Massachusetts. *Sister Celine Marthe.*

June Roberts, High School, Springer, New Mexico. *Juliavieve Gambrel.*

Mary Therese St. Germaine, St. Anthony High School, Detroit, Michigan. *Sister Mary Cassilda.*

Laurine Scott, High School, Moorefield, West Virginia. *Mrs. Mae W. Locke.*

Dorothy J. Smith, William Penn Senior High School, York, Pennsylvania. *Ursula A. Ernst.*

Eleanor Zimmerman, High School, Westminster, South Carolina. *Elizabeth LeMaster.*

Olga Zuccato, Middle Township High School, Cape May Courthouse, New Jersey. *Florence B. Otto.*

BOOKKEEPING EDITOR'S NOTE: Hundreds of papers submitted in the January bookkeeping contest merit Honorable Mention. We regret that space limitations do not permit publication of the names of the students who submitted these papers. Certificates of Achievement, however, will be awarded to all who sent the examination fee.

It is possible for each student to earn four Certificates of Achievement for bookkeeping work this year—a Junior Certificate for the first satisfactory project solution submitted, a Senior Certificate for the second, a Certificate of Superior Merit for the third, and a special International Bookkeeping Contest certificate.

The seventh project in the current series appears on page 589 of this issue. The BUSINESS EDUCATION WORLD will award more cash prizes for the best solutions.—M.B.

INTERNATIONAL BOOKKEEPING CONTEST COUPON

(See page 632)

Awards Department, THE BUSINESS EDUCATION WORLD, 270 Madison Avenue, New York, N. Y.

1. I plan to enter approximately.....students in your International Bookkeeping Contest. Send me complete information and contest material at once.

2. In addition to my free teacher's copy, please send the following order:
.....Students Reprints of Contest Project @ 1 cent each. Remittance enclosed $———

Name .....

School .....

School Address .....

City and State .....

THE THEME of the Tri-State Commercial Education Association meeting, to be held May 1 and 2 at the William Penn Hotel, Pittsburgh, will be "Tests in Business Education," Professor D. D. Lessenberry, Tri-State president, has announced. Traditionally, the first evening of the convention will be devoted to viewing the exhibits and enjoyment of a social meeting, with business sessions taking place on Saturday.

OFFICERS OF TRI-STATE

President: Professor D. D. Lessenberry, University of Pittsburgh.

First Vice-President: Russell P. Bobbitt, Fifth Avenue High School, Pittsburgh.

Second Vice-President: Theodore Woodward, Langley High School, Pittsburgh.

Secretary: Miss Ethel L. Farrell, State College, Indiana, Pennsylvania.

Treasurer: Robert L. Fawcett, Peabody High School, Pittsburgh.

SECTION OFFICERS

Consumer Education and Social Business: William A. Walter, Crafton (Pennsylvania) High School.

Secretarial Training: Carmi Odell, West Virginia University, Morgantown.

Private Schools: W. D. McLean, Shenango Valley Commercial Institute, Shenango, Pennsylvania.

Salesmanship and Distributive Education: Miss Josephine Boyle, Peabody High School, Pittsburgh.

Bookkeeping and Clerical Practice: E. L. Zimmerman, McKeesport (Pennsylvania) High School.

THE INTERNATIONAL COMMERCIAL SCHOOLS CONTEST will be held as usual this year, according to an announcement made by W. C. Maxwell, chairman of the executive committee. The contest has been scheduled for June 18 and 19 at the Hotel Sherman, Chicago. Mr. Maxwell reports that few changes will be made.

1941 Business Education Index

DELTA PI EPSILON FRATERNITY, in cooperation with the BUSINESS EDUCATION WORLD, will soon publish the *Business Education Index* for the year 1941. This issue is the second annual index and will contain a number of new features.

The forthcoming publication will be approximately 25 per cent larger in the number of subject and author entries. Twenty-one magazines, yearbooks, and quarterlies, and fifty bulletins and monographs published in the interest of business education, and about forty magazines in general education have been indexed in full by author and subject. A list of nearly one hundred master's and doctor's theses in preparation or completed during 1940-1941 has been added.

This issue has been prepared under the editorship of Dr. Eugene H. Hughes, Ball State Teachers College, Muncie, Indiana. Serving as editorial associates in compiling the publication are Margaret O'Briant, Stillwater, Oklahoma; Evelyn Prosser, Tulsa, Oklahoma; Lillian Rudeseal, Staunton, Virginia; Ruth Toothaker, Chickasha, Oklahoma; Ruth Gordon Batchelor, New York City; John Szabo, Cleveland; and Dr. James M. Thompson, Charleston, Illinois.

Each article listed in the *Business Education Index* is entered twice, once under the author's name and once under the subject title. When an article pertains to more than one subject, it will be classified also under the additional headings. Volume, page, month, and year are recorded for each title.

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B.E.W. 3-42



YOUR *Professional Reading*



JESSIE GRAHAM, Ph.D.

Let this department guide your professional reading. The B.E.W. is constantly on the lookout for new books and magazine articles of interest to business educators.

How to Get a Secretarial Job

Louise Hollister Scott and Elizabeth Corson Belcher, Harper and Brothers, New York, 1942, 104 pages, $1.

"You can get the job you want if you are qualified for it and if you make the proper approach to a sufficient number of logical prospects." This quotation from the writings of the Edlunds, well known to readers of the BUSINESS EDUCATION WORLD, is adopted by Louise Scott and Elizabeth Belcher as the keynote of their advice to young men and women hunting the secretarial positions for which they are prepared.

Miss Scott is a teacher in Finch Junior College, New York; Miss Belcher is in the Vocational Guidance Department of the Boston Y.W.C.A. Both are well qualified to write about secretarial work.

Although the title indicates that this book has been written especially for applicants for secretarial positions, the plans advocated can well be used by any job hunter. Topics usually treated in "how-to-get-a-job" books are covered here: learning of vacancies, employment tests, agencies, how to apply by letter, etc. The chapter on working for the Government, wisely added to the usual list, contains answers to the questions asked most frequently about civil-service employment.

An unusual feature of this book is the brevity of some of the chapters, at least seven of which are less than two pages long.

A faulty application letter is reproduced and followed by a list of the errors contained in it; this may be useful to some applicants. While to the layman the errors appear to be so glaring that they should not be made by graduates of commercial curriculums, apparently these errors have been encountered by the authors in actual experience.

While there is nothing in this book that sets it apart from other books in the field except the title and the chapter on civil-service employment, it contains excellent advice on the job-getting campaign. We cannot have too many helps such as this when we guide our graduates to the right jobs.

The Subject Fields in General Education

John DeBoer, Editor, National Commission on Co-operative Curriculum Planning, D. Appleton-Century Company, Inc., New York, 1941, 239 pages, $1.50.

The modern approach to the secondary curriculum is that it should be focused on pupil needs and interests rather than on departmentalized subject-matter areas. As a first step in co-operative curriculum planning to be shared in by all high school departments, this survey of the resources of each subject-matter field that might be utilized in the general secondary curriculum was made.

Business education is represented by a committee appointed by Professor F. G. Nichols of the National Council for Business Education. His committee members are H. G. Shields, E. A. Zelliot, and Charles Hamilton.

In the chapter devoted to business education, each objective of secondary education—self-realization, human relationships, economic efficiency, and civic responsibility—is examined in the light of the contribution that can be made toward its fulfillment through the medium of business education. The committee points out that business education is in a particularly strategic position to contribute to the general aims of education because of its ability to utilize the individualistic point of view toward development of social outlook on the part of the learner.

We should be disappointed at the general character of the discussion on business education, with its lack of specific proposals, were it not for the fact that we read in the preface that the present concern of the Commission is not specific principles of curriculum construction but merely a statement of the resources available.

It is a source of satisfaction to see business education included in this study. The contribution to economic efficiency on the part of business subjects is so obvious that no doubt more and more representatives of business education will take part in co-operative curriculum planning for secondary education.

All About Me

J. M. Bruer, American Technical Society, Chicago, 1941, 96 pages, $1. (Paper cover, spiral binding, 8½-by-11 inch pages.)

Everyone has become conscious in recent months of the necessity for businesslike records containing the story of his life. The present rush to get birth certificates proves that the orderly collection and preservation of essential records is universally neglected.

Noting this need, J. M. Bruer, of the Rochester (Minnesota) High School, has prepared a convenient means for keeping a complete record of the individual's life story. The idea is to keep the original documents in the book and to send copies—written or photostatic—to employment offices and other places where needed.

One section is devoted to "What did you like in school?" It is made up of lists of school subjects with columns for the pupils' rating of accomplishment and interest in each subject.

This booklet will serve as a model for teachers who wish to guide pupils in forming this very important habit of keeping a systematic life history, especially needful in employment situations.

Planning for America

George B. Galloway and Associates, Henry Holt and Company, New York, 1941, 713 pages, $4.

While our major efforts today are centered around victory, the area of planning for postwar conditions is not neglected. This book, while written before the actual outbreak of war, has a timely appeal because it is an analysis of all phases of national planning, presented by leading students of national resources, economics, and social conditions.

In the foreword, there is a fitting quotation from Ralph Waldo Emerson about nature, which "sleeps no moment on an old past, but every hour repairs itself, yielding us every morning a new day, and with every pulsation a new life." We, like nature, cannot sleep on an old past, but in order to repair ourselves, must examine the conditions of the old past.

Among the assumptions upon which the discussions are based is that concerned with the fact that we live in a hybrid economy made up of small enterprise, big business, public utilities, Government enterprise, and co-operatives and that this mixed economy cannot exist half slave and half free. We must put a sustaining economy beneath the political structure if the America of tomorrow is to remain democratic.

American democracy in relation to many areas of life is presented in thirty or more chapters written by specialists. For example, the National Resources Planning Board is well represented. From the field of education are Charles H. Judd and Paul R. Hanna.

Each chapter should have a special review. For instance, all these chapters have messages for the teacher of business subjects: employment planning, fiscal policy and the employment controversy, income distribution and consumption, planning for transportation needs, and others.

In his concluding chapter, Galloway mentions that you cannot suspend a way of life while you go out to defend it and expect it to be waiting for you when you come back. He suggests three necessary steps: (1) every effort should be made to encourage a revival of the enterprise spirit of American industry; (2) present financing should be planned with the avoidance of postwar deflation in mind; (3) an expansion of public investments in creative and self-liquidating public works.

Although not a textbook, this book is an excellent text for the study of current economics and social problems. Indeed, business enterprise is so closely tied to planning for the future of America that teachers of business subjects, above all others, can "sleep no moment on an old past," but must take vigorous part in studying current economic conditions and helping to plan for a glorious future.

Pardon My Harvard Accent

William G. Morse, Farrar and Rinehart, New York, 1941, 364 pages, $3.

Although this book concerns neither education nor business, several reasons can be found for recommending it to teachers of business subjects.

Mr. Morse writes his biography in entertaining style. His accounts of experiences in working in manufacturing plants, taking part in World War I, and finally taking charge of the purchasing department of Harvard are well told. The story of his management of the buying for all schools and offices that make up Harvard University, although not meant as a lesson in business management, may rightfully be looked upon as a treatise on efficiency in business operation.

How to Get a Job and Win Success in Advertising

Walter A. Lowery and Lillian E. Watson, Prentice-Hall, Inc., New York, 1941, 382 pages, $3.

A long and imposing list of contributors joined in preparing this book. These business people have told, out of their experiences, what advertising is, what are the opportunities in advertising, what is done by the advertising

agency, and how to get a job in advertising.

Applicants are advised to take courses in advertising, although no specific educational requirements are set up. Mention is made that many successful men and women in advertising are self-taught. There is special treatment of opportunities for women in advertising.

Basic Source Materials

FORECASTING

The Kiplinger Washington Letter, National Press Building, Washington, D. C., special educational rate of $10 a year.

An interpretation of the national news for businessmen. Each weekly letter gives an account of the general situation as it affects business. The material is gathered through hundreds of interviews with Washington officials. Material is copyrighted.

AMERICAN MANUFACTURERS

Thomas Register of American Manufacturers, Thomas Publishing Company, New York, 31st edition, 1941, 5,000 pages.

American manufacturers are arranged alphabetically by products, with an index for cross reference. Financial ratings are included. This is the standard source of information on manufacturers and goods.

CONTEMPORARIES

Who Was When, A Dictionary of Contemporaries, Miriam Allen deFord, The H. W. Wilson Company, New York, 1940, not paged.

Starting with 500 B.C., well-known persons are catalogued under listings such as government and law, military and naval affairs, science and medicine, etc.

By means of the charts on the large-sized pages, it is easy to locate contemporaries of any well-known person who has lived at any time since 500 B.C. It is a simple matter, also, to find the names of persons in special fields during any period of history. The listings extend to 1938 A.D. An index by persons is an aid in locating the field of work, the dates, and the contemporaries of any outstanding person.

EDUCATIONAL DIRECTORY

Patterson's American Educational Directory, American Educational Company, Chicago, 1941 edition, 1,056 pages, cloth cover, $6.

A complete list and directory of all public, private, and endowed schools, colleges, higher and secondary institutions of learning. A list of the names of county and state superintendents of public instruction and other school officials, including the members of boards of education, is a part of this complete reference book. Patterson's is the general source of information on schools and administrative personnel.

ENCYCLOPEDIA

The World Book Encyclopedia in 18 volumes, The Quarrie Corporation, Chicago, revised annually.

An illustrated encyclopedia, a reference source for information of the type usually found in any encyclopedia.

CURRENT BOOKS

Readers' Choice of Best Books, The H. W. Wilson Company, New York, issued monthly, 10 copies, 15 cents (quantity prices).

In each issue, fifty new books that have been selected by recognized authorities and readers' advisers are described. The listings are made under: fiction, about people, Americanization, art and music, defense, European situation, hints for homemakers, march of science, plans for living, etc. The classifications vary from month to month according to the nature of the books selected.

GREAT BOOKS OF ALL TIME

100 Books Everyone Should Know, Atwood H. Townsend, Chairman, Committee on College Reading for the National Council of Teachers of English, Reported in the *Journal of the National Education Association,* XXX:9 (December, 1941):271-272.

These 100 "significant books" are listed according to periods from "the ancient world" to the "twentieth century."

Good Reading, National Council of Teachers of English, 211 West 68th Street, Chicago, 20 cents.

One thousand books chosen for easy readability and solid worth.

Tests

The Chicago Test of Clerical Promise, Herbert Moore, Science Research Associates, 1700 Prairie Avenue, Chicago, 1941, 8 pages, 7 cents (with manual of directions, hand scored).

It is the purpose of this text to measure the pupil's "promise" for success in clerical work. The test measures: (a) the facility and accuracy with which the English language is used, (b) memory, (c) attention to detail, and (d) ability to use number combinations. Recognition is given to the fact that interviews, school records, and other tests would be necessary to measure other qualities demanded of clerical workers: motor ability, endurance, visual acuity and co-ordination, personality qualities peculiar to the situation, and good health.

An unusual feature of the manual of directions is a chart of the various types of clerical occupations, including stenographers and bookkeepers, with indication of the various types of ability required, average beginning wages, number of men and women employed, largest age group, employment outlook, and education required.

The actual time for taking the test is only thirty-six minutes, not including time for directions, etc. Measures of validity and reliability, with norms, are reported.

8 TIMELY HELPS
FOR CONSUMERS IN CIVILIAN DEFENSE



These up-to-the-minute guides answer scores of questions now puzzling Mr. and Mrs. Consumer

EVERY DAY priorities, shortages and substitutes create new problems for consumers. Suddenly consumers have become aware that they must know more about how to buy and what to buy, how to use and how to save.

You as home economist and informed homemaker will probably be expected to know the answers to scores of questions about comparative values, new products and how to make all kinds of things last longer.

"How can I make stockings last longer?"

"Where are nylon, Vinyon, casein fiber, and Fiberglas used in fabrics? What part does spun rayon play in civilian goods? What special care do synthetics need?"

"Now that metals are so scarce what kind of utensils should I buy?"

"I will need some new sheets and towels, and I want to be sure that they will last till after the war. What kind shall I get?"

"How can I make my tires last?"

"My tires are still in fair shape. How can I make them last till we can buy new ones again? What's the best way to cut down on gas?"

"I want to give my family plenty of fresh fruits and vegetables. How can I get the most for my money?"

"Meat is one of the biggest items in our food budget. Is there any way I can cut its cost?"

To just such questions as these the Better Buymanship booklets give practical, dependable answers. The material is both impartial and up-to-date. The booklets above are No. 2 Household Textiles, No. 3 Fresh Fruits and Vegetables, No. 6 Meat, No. 7 Kitchen Utensils, No. 13 Gasoline and Oil, No. 17 Automobile Tires, No. 23 Fabrics, No. 24 Hosiery.

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THE GREGG WRITER

Each month the B. E. W. gives in this department some 5,000 words of selected material counted in units of 20 standard words for dictation. This material will be found in shorthand in the same issue of THE GREGG WRITER

What To Do in An Air Raid

Official—by the U. S. Office of Civilian Defense

1. KEEP COOL. Above all, keep cool. Don't lose your head.

Do not crowd the streets, avoid chaos, prevent disorder and havoc.

You can[20] fool the enemy. It is easy. If planes come over, stay where you are. Don't phone unnecessarily. The chance[40] you will be hit is small. It is part of the risk we must take to win this war.

Until an alarm, go about your[60] usual business and recreation in the ordinary way.

Think *twice* before you do anything. Don't believe[80] rumors—spreading false rumors is part of the enemy's technique. Don't let him take you in.

Know your air-raid warning.[100] In general, it is short blasts or rising and falling pitch, on whistles or horns. The "all clear" is a steady[120] tone for two minutes. *Watch for description of the local signal.* (This is subject to change.)

Await *official* [140] information before taking any action. When the Air Raid Warden comes to your home, do what he tells you. He is[160] for your protection. He is your friend.

He will help you do your part to whip the enemy.

We can do it. We *will*[180] do it, if we stay calm and cool and strong and alert.

2. STAY HOME. The safest place in an air raid is at home.

If you are away[200] from home, get under cover in the nearest shelter. Avoid crowded places. Stay off the streets.

The enemy[220] wants you to run out into the streets, create a mob, start a panic. *Don't do it!*

If incendiary bombs fall,[240] play a *spray* from a garden hose (never a splash or stream) of water on the bomb. Switch to a stream to put out any[260] fire started by the bomb. Switch back to a spray for the bomb. The bomb will burn for about fifteen minutes if left[280] alone, only about two minutes under a fine water spray. *A jet splash, stream, or bucket of water will make*[300] *it explode.*

Under raid conditions, keep buckets full of water for the use of the fire department in case water[320] mains are broken.

If you have a soda-and-acid extinguisher (the kind you turn upside down), use it with[340] your finger over the nozzle to make a spray. Don't use the chemical kind (small cylinders of liquid) on bombs.[360] It is all right for ordinary fires.

But above all, keep cool, stay home!

Choose one member of the family to[380] be the home air-raid warden—who will remember all the rules and what to do. Mother makes the best.

3. PUT OUT LIGHTS. Whether or not[400] black-out is ordered, don't show more light than is necessary. If planes come over, put out or cover all lights at[420] once—don't wait for the black-out order. The light that can't be seen will never guide a Jap. Remember a candle light[440] may be seen for miles from the air.

If you have portieres, overdrapes, or curtains, arrange a double thickness over[460] your windows. Blankets will do. If you have heavy black paper, paste it on your windows. Don't crowd or stampede stores to[480] get it, however. You probably have everything you need at home. Be ingenious—improvise.

Should you get[500] an air-raid warning, remember to shut off gas stoves, gas furnaces, and gas pilot lights on both. Bomb explosions[520] may blow them out from blast effect. Gas that collects may be explosive later.

Prepare one room, the one with the least[540] window glass, in the strongest part of your house, for a refuge room. Put food and drinking water in it. Put a sturdy[560] table in it. Put mattresses and chairs in it. Take a magazine or two and a deck of cards into it.[580] Take things like eyeglasses and dentures with you when you go into it. Take toilet facilities, paper, a screen.[600] If you have a portable radio, take that too. Above all, *keep calm. Stay at home. Put out lights.*

4. LIE DOWN. If bombs start to[620] fall near you, lie down. You will feel the blast least that way, escape fragments or splinters.

The safest place is under a[640] good stout table —the stronger the legs the better.

A mattress under a table combines comfort with safety.

The[660] enemy may use explosive bombs or incendiary bombs, or both. If incendiaries are used, it's more[680] important to deal with them than to be safe from blast. So defeat the incendiary with a spray (never a[700] splash or stream) of water, then go back to safety under a table in a refuge room.

Most raids will likely be[720] over *in your immediate neighborhood* in a short time. However, stay under cover till the "all clear" is[740] sounded.

Know your raid alarms. Know the "all clear." Official news of these will come to you from

your Air Raid Warden. Don't[700] believe rumors. Watch for air raid alarm description. Ask the warden when he comes.

Should your house be hit, keep cool. Answer[780] tappings from rescue crews if you are trapped. (You most likely won't be either hit or trapped, but if you are, you can[800] depend on rescue squads to go after you). Again—keep cool, and wait. Don't yell after you hear them coming to you,[830] unless they tell you to. Keep cool!

Just keeping cool hurts the enemy more than anything else you can do. *Keep calm.*[840] *Stay at home. Put out lights. Lie down.*

5. AVOID WINDOWS. Glass shatters easily, so stay away from windows.

Don't go to windows and look[880] out, in an air raid. It is a dangerous thing, and helps the enemy. The Air Raid Warden is out there watching[890] for you. Again we say, get off the streets if planes come over.

At night, there is danger of being caught in blast from[900] explosives.

Antiaircraft fire means falling shrapnel. You are safe from it indoors, away from windows. It's more[920] important to shell a plane than it is to see it from a window.

Stay in your refuge room, away from windows. That[940] is the safest place. Go there at the first alarm; stay there until the "all clear."

Above all, *keep calm. Stay home. Put out*[960] *lights. Lie down. Stay away from windows.* Do not say we are repeating; we would rather repeat until we bore you[980] than have you forget.

You can do all those things without any special equipment other than what you have now in[1000] your home.

You can help lick the Japs, with your bare hands, if you will do just those few, simple things.

Be a good fellow and[1020] follow instructions and keep well. Do not be a wise guy and get hurt.

6. YOU CAN HELP. Strong, capable, calm people are needed to[1040] man the volunteer services. If you want to help, there are lots of opportunities.

If you know first aid, and[1060] have a certificate, there is an immediate job for you. If you are a veteran, or a former[1080] volunteer or regular fireman, or policeman, there is work for you. If you have no special skills but are strong and[1100] husky, there is a job for you in rescue squads, road-repair units, or demolition and clearance squads. If you[1120] have and can drive a car, you may be needed for drivers' corps. Older Boy and Girl Scouts over fifteen can help as[1140] messengers. Both men and women are needed.

Here's how to get started:

If there's a Civilian Defense Volunteer[1160] Office in your community, call there and ask where to report. If not, call your local Defense Council or[1180] Committee, or the Chamber of Commerce. Phone and ask where to report, rather than going in person.

There are people[1200] needed for—Air Raid Wardens (men and women); Auxiliary Firemen (men); Auxiliary Police (men and women[1220]); Fire Watchers (men and women); Nurses' Aides (trained women); Emergency Medical Forces (men and women with Red[1240] Cross First Aid Certificates); Rescue Squads (men); Road Repair Units (strong, husky men); Demolition and Clearance Squads[1260] (strong, husky men); Electrical Repair Units (trained electricians); Decontamination Squads (strong men and women);[1280] Emergency Food and Housing Units (women who can cook and serve).

Above all, keep cool. Stay home. Put out lights.[1300] *Lie down. Stay away from windows. You can help!* (1308)

Graded Letters

For Use With Chapter IV of the Manual

Dear Sir:

The reduction in the production of rubber this month, because of the shutting of two of our factories,[20] has upset our plans and is making us uneasy. Up to today, our crew was working full time and it was[40] doing its utmost to produce at maximum speed. With the present status of crude rubber, it looks as though it[60] is going to take a number of days to produce what we have been producing in one day. Under our present[80] routine, it would be foolish for us to say we will fill an order in so many days. Therefore, we are exceedingly[100] sorry that we will not be able to accept at this time the order you placed with us.

We will keep your[120] name on our books, though, and if any crude rubber is received during the coming month, we will phone you without delay.[140]

Yours very truly, (144)

Dear Sir:

This is in answer to your communication regarding the carload of coal billed you a week ago.[20] Thank you for your friendly letter. We are glad we can place you among our long list of friends with whom we have had dealings[40] for years—who know they cannot get better coal than we have here, nor get it elsewhere for less money. Our business[60] was built through painstaking care of orders and a strong desire to be fair to every purchaser. Frankly, we[80] get all our business from people who have heard about us from other purchasers. Some day, we know that you, too, will[100] say a good word for us.

Yours truly, (106)

Dear Sir:

During this wave of purchasing, we have had a good share of business. Wages are going to be increased[20] and a bonus is expected before the end of the year. It is clear that if we cut waste to a minimum[40] we will surely be able to give another raise by spring. We must do a conscientious job[60] to earn that raise and possibly another bonus.

Very truly yours, (73)

Graded Letters

For Use with Chapter V of the Manual

Dear Sir:

Prior to this time, the price of fuel to buyers was much less than the price now. It seems that

there was a[30] huge market for fuel, both coal and oil, and that caused prices to soar. The amount of oil and coal used here is quite[40] high for a city with a usually fine climate. This rise in price should not excite buyers, though, for in time[60] things will iron out and the final outcome will bring a uniform price again.

With prices as they are at this[80] time, we think you will not want to tie up too much money in supplies. Primarily, you may wish to order only[100] enough to take care of your present needs. We will keep your name on file, and as soon as lower prices are in[120] sight, we will send you an announcement.

Yours very truly, (130)

Dear Sir:

Thank you for your inquiry about the wide type of wire. We are glad you inquired, for it gives the writer[20] a chance to tell you more about our "wire with hundreds of uses."

While that particular wire is especially[40] good for inside purposes, it is utilized by many light and power companies for outside work as well. They[60] consider it ideal. It is carried in all sizes from fine to heavy duty. Why risk lives by using[80] a cheap wire that may snap, set fire, and cause much harm?

If you give our wire a trial, you will require it on all future[100] jobs. It will give you performance approached by no other wire. It is considered the greatest boon to wire making[120] in a decade. If you have no objections, we should like to show you how well our wire performs by permitting us[140] to send you wire for your next job at the price you regularly pay for your wire. It is necessary for you[160] only to sign the enclosed card and mail it today. If you are satisfied, we will consider it a favor[180] if you will tell your friends about our fine wire.

Yours truly, (200)

Graded Letters

For Use with Chapter VI of the Manual

Dear Mr. Strand:

A year or so ago, around rental time, we painted your apartment house. We used plenty of[20] good lead on that job, to prevent peeling, and, in general, we did everything we could to satisfy you.[40] After the job was finished, you sent us a letter informing us how much you liked the work and also stating[60] that you did not have any trouble renting the apartments. May we call on you as a reference?

The company[80] whose name appears at the end of this letter, has built about twenty-five small buildings that we should like to paint.[100] Our talented men could make suggestions that would make those houses outstanding in beauty. We are bidding on the job,[120] and you would greatly oblige us by writing the company and telling them how well we handled the work for you.[140]

Saturday, March 21, is the closing date for bids.

Yours truly, (152)

Dear Mr. Grant:

Our agent, Mr. Ash, a gentleman who makes friends easily, will call on you on Friday,[20] April 3, to show you the difference between our old and new line of paints. There is very little difference[40] between the prices of the old and new paints. The quality of the new paint is definitely better, and we[60] can make prompt deliveries. Orders will be accepted on credit on the basis of remittance to follow[80] within a month.

The improvement over our old merchandise was brought about after much experimenting and[100] keeping of records to determine which paint is the most durable. Hundreds of special samples were made for those[120] experiments and now we are happy to present this entirely new paint. Read the enclosed folder which is filled[140] with ideas showing new household uses for paint. Then ask our representative, when he comes to see you, to[160] send you the sample case of paints and to quote you prices on the regular supply.

Very sincerely yours, (179)

TURKEY RED

By FRANCES GILCHRIST WOOD

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PART III

HE MOVED[3220] restlessly along the bench, then stepped softly to the side of the bed and straightened the coverlet into greater[3240] nicety while his lips twitched.

With consuming care he folded the blanket and restored the corner seat to its[3260] accustomed appearance of luxury. He looked about the room, picked up the gray kitten sleeping contentedly on[3280] the floor and settled it on the red cushion with anxious attention to comfort.

He examined with curiosity[3300] the few books carefully covered on a corner shelf, took down an old hand-tooled volume and lifted his eyebrows[3320] at the ancient coat of arms on the book plate. He tiptoed across to the bench and pointed to the script beneath[3340] the plate. "Edward Winslow (7) to his dear daughter, Alice (8)."

He motioned toward the bed. "Her name?"

Hillas nodded,[3360] Smith grinned. "Dan's right. Blood will tell, even to damning the rest of us."

He sat down on the bench. "I understand more[3380] than I did, Hillas, since—you crawled back after me—out there. But how can you stand it here? I know you and the Clarks are[3400] people of education and, oh, all the rest; you could make your way anywhere."

Hillas spoke slowly. "I think you[3420] have to live here to know. It means something to be a pioneer. You can't be one if you've got it in you to be[3440] a quitter. The country will be all right some day." He reached for his greatcoat, bringing out a brown-paper parcel. He[3460] smiled at it oddly and went on as if talking to himself.

"When the drought and the hot winds come in the summer and[3480] burn the buffalo grass to a tinder and the monotony of the plains weighs on you as it does now, there's a[3500] common, low-growing cactus scattered over the prairie that blooms into the gayest red flower you ever saw.[3520]

"It wouldn't count for much anywhere else,

but the pluck of it, without rain for months, dew even. It's the 'colors of[3940] courage.'"

He turned the torn parcel, showing the bright red within, and looked at the cupboard and window with shining, tired[3960] eyes.

"Up and down the frontier in these shacks, homes, you'll find things made of turkey-red calico, cheap, common elsewhere—" He[3980] fingered the three-cornered flap. "It's our 'colors.'" He put the parcel back in his pocket. "I bought two yards yesterday[4000] after—I got a letter at Haney."

Smith sat looking at the gay curtains before him. The fury of the storm[4020] was dying down into fitful gusts. Dan stirred, looked quickly toward the bed, then the window, and got up quietly.[4040]

"I'll hitch up. We'll stop at Peterson's and tell her to come over." He closed the door noiselessly.

The traveler was[4060] frowning intently. Finally he turned toward the boy who sat with his head leaning back against the wall, eyes closed.[4080]

"Hillas," his very tones were awkward, "they call me a shrewd businessman. I am, it's a selfish job and I'm not[4100] reforming now. But twice tonight you—children have risked your lives, without thought for a stranger. I've been thinking about that[4120] railroad. Haven't you raised any grain or cattle that could be used for freight?"

The low answer was toneless. "Drought killed the[4140] crops, prairie fires burned the hay, of course the cattle starved."

"There's no timber, ore, nothing that could be used for east-bound shipment?"[4160]

The plainsman looked searchingly into the face of the older man. "There's no timber this side the Missouri. Across[4180] the river it's reservation —Sioux. We—" He frowned and stopped.

Smith stood up, his hands thrust deep in his pockets. "I[4200] admitted I was shrewd, Hillas, but I'm not yellow clear through, not enough to betray this part of the frontier anyhow.[4220] I had a man along here last fall spying for minerals. That's why I'm out here now. If you know the location,[4240] and we both think you do, I'll put capital in your way to develop the mines and use what pull I have to[4260] get the road in."

He looked down at the boy and thrust out a masterful jaw. There was a ring of sincerity no[4280] one could mistake when he spoke again.

"This country's a desert now, but I'd back the Sahara peopled with your kind.[4300] This is on the square, Hillas; don't tell me you won't believe I'm—American enough to trust?"

The boy tried to speak.[4320] With stiffened body and clenched hands he struggled for self-control. Finally in a ragged whisper, "If I try to[4340] tell you what—it means—I can't talk! Dan and I know of outcropping coal over in the Buttes." He nodded in the[4360] direction of the Missouri. "But we haven't had enough money to file mining claims."

"Know where to dig for samples[4380] under this snow?"

The boy nodded. "Some in my shack, too. I—" His head went down upon the crossed arms. Smith laid an awkward[4400] hand on the heaving shoulders, then rose and crossed the room to where the girl had stumbled in her vigil. Gently he touched[4420] the darkened streak where her shoulders had rubbed and blurred the newspaper print. He looked from the relentless white desert outside[4440] to the gay bravery within and bent his head. "Turkey-red—calico!"

There was the sound of jingling harness[4460] and the crunch of runners. The men bundled into fur coats.

"Hillas, the draw right by the house here—" Smith stopped and looked sharply[4480] at the plainsman, then went on with firm carelessness, "This draw ought to strike a low grade that would come out near the river[4500] level. Does Dan know Clark's address?" Hillas nodded.

They tiptoed out and closed the door behind them softly. The wind[4520] had swept every cloud from the sky and the light of the northern stars etched a dazzling world. Dan was checking up the[4540] leaders as Hillas caught him by the shoulder and shook him like a clumsy bear.

"Dan, you blind old mole, can you see the[4560] headlight of the Overland Freight blazing and thundering down that draw over the Great Missouri and Eastern?"

Dan[4580] stared.

"I knew you couldn't!" Hillas thumped him with furry fist. "Dan"—the wind might easily have drowned the unsteady voice[4600]—"I've told Mr. Smith about the coal—for freight. He's going to help us get capital for mining and after that[4620] the road."

"Smith! Smith! Well, I'll be—aren't you a claim spotter?"

He turned abruptly and crunched toward the stage. His passengers[4640] followed. Dan paused with his foot on the runner and looked steadily at the traveler from under lowered, shaggy[4660] brows.

"You're going to get a road out here?"

"I've told Hillas I'll put money in your way to mine the coal. Then the[4680] railroad will come."

Dan's voice rasped with tension. "We'll get out the coal. Are you going to see that the road is built?"

Unconsciously[4700] the traveler held up his right hand. "I am!"

Dan searched his face sharply. Smith nodded. "I'm making my bet on[4720] the people—friend!"

It was a new Dan who lifted his bronzed face to a white world. His voice was low and very gentle.[4740] "To bring a road here"—he swung his whip-handle from Donovan's light around to Carson's Square, sweeping in all that lay[4760] behind—"out here to them"—the pioneer faced the wide desert that reached into a misty space ablaze with stars—"would[4780] be like—playing God!"

The whip thudded softly into the socket and Dan rolled up on the driver's seat. Two men climbed[4800] in behind him. The long lash swung out over the leaders as Dan headed the old mail-sled across the drifted right[4820]-of-way of the Great Missouri and Eastern. (4528)

(The end)

A Little More

THE WINNER usually wins by only a small margin—an hour, a minute, a second, a yard, a foot, an[20] inch. It's the little extra effort that puts him across. (30)—*Dixietype*

SKY SERVICE

By ELISABETH HUBBARD LANSING

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PART V

AT SIX O'CLOCK Nancy was still awake, her mind now numbed by lack of sleep and the hours of gnawing worry.[5400] It was growing lighter in the east and the frosty stars were fading in the stronger light of the rising sun.[5420] In another moment the wide, white world outside was bathed in a rich red glow, as the sun pushed its way up over[5440] the horizon. The long night was over.

Nancy rose stiffly and stretched. A surge of renewed hope swept over her, as[5460] she felt the warm sun on her back. Everything must be all right. Jim was safe somewhere. What was that noise? Was it a[5480] shout? Nancy's heart seemed chokingly close to her throat, as she wrenched open the outer door and looked out. About a hundred[5500] yards away she saw Jim floundering through the snow toward her. Behind him were two men with teams of horses pulling[5520] long, flat sleds.

"Jim!" she shrieked. "You've come! You've come!" She started forward eagerly.

"Stay where you are!" shouted Jim. "You'll go[5540] in over your neck!" He ran forward as fast as the heavy snow would let him and in a few short moments he reached[5560] her side. With a glad cry Nancy flung herself into his arms and burst into tears.

Jim held her for a moment,[5580] bewildered, yet obviously pleased by the welcome he had received. "Here," he said gently, "what are you crying for? There's[5600] nothing wrong. Take my handkerchief."

"I thought you were lost," wailed Nancy, wiping her eyes. "I couldn't think where you might be."[5620]

"I had some time all right," replied Jim, "but it's all right now. How is everyone?"

Nancy recovered her composure[5640] with an effort, ashamed at having broken down so completely. She stepped back and straightened up with as much[5660] dignity as she could muster. "They're fine," she murmured. "We've been waiting for you to come."

By this time the passengers were[5680] awake and they crowded about Jim, eager to know how he had fared in the storm. Now that they saw the sleds outside[5700] and knew they were safe, they recovered their spirits and were ready to look on their unusual experience[5720] as something of an adventure.

"What happened, Jim?" shouted Tommy, striving to make himself heard above the uproar.[5740] "Jim, did you get lost in the snow?"

"No," replied Jim laughing, "almost but not quite." Everyone was quiet as Jim[5760] told his story. "The snow was pretty thick when I left here and for over an hour I pushed along, not being able[5780] to see more than a hundred feet ahead of me. I was about to give up and come back when I ran smack into[5800] Farmer Eliot's barn." He indicated one of the men, both of whom were staring at the giant plane as[5820] though it were a prehistoric monster which had landed in their vicinity in some unaccountable manner.[5840]

"Mr. Eliot advised me not to try to remove the passengers while the storm was still going on,"[5860] continued Jim, "so I spent the afternoon and evening at the farmhouse. I knew you'd be all right and had enough to[5880] eat. We set out this morning as soon as the storm died down."

Jim smiled and took Nancy's hand. "I—" he began and then[5900] recollected where he was. He looked at the passengers grouped around them. Miss Brown was smiling as though she found the[5920] incident highly diverting.

"Come on," said Jim gruffly, dropping Nancy's hand as though it were a hot coal. "Everyone[5940] collect his luggage and get aboard the sleds. Here, Eliot, we'll have to clear a path from the door."

The next half[5960] hour was a busy one and Nancy had no time to wonder what Jim had been about to say. The luggage was piled[5980] on one sled and the passengers climbed into the other. At last they were ready to start.

"It's like an old fashioned[6000] sleigh ride," cried Mr. Eldridge. "Here, Tommy, get up in front there and help Mr. Eliot drive the horses." Tommy[6020] clambered into the driver's seat with a shout of delight.

"Where are we going?" asked one of the men. "Is there a railroad[6040] station nearby?"

"We're headed for it right now," answered Jim. "It's a little way station right on the Chicago[6060] line. You'll have to head back to Chicago, I'm afraid. I've had a busy time since yesterday afternoon. I wired[6080] the company and they have arranged to transport you all back—free of charge, of course."

Nancy, sitting in the bottom of[6100] the sled beside Jim, said nothing. It did not seem possible that anyone could rise so rapidly from deep despair[6120] to such heights of happiness. The long, dreary night was forgotten as the sled creaked slowly over the snow. How[6140] brightly the sun shone, sparkling on the snow in millions of tiny star-shaped lights.

"What's going to happen to the plane?"[6160] asked Mr. Eldridge. "Will they be able to get it out of that snow bank back there?"

"If it can't be dragged out and put[6180] on sleds of some sort, it will be taken apart," replied Jim. "I'll stay around until the company men get here[6200] to see what can be done."

"Then you're not going back to Chicago with us?" asked Nancy, looking up at him with a[6220] surprised air.

"I'll be back in a day or two," promised Jim. "You'll have to stay with Vance and the others until they get[6240] safely to Chicago."

An hour later they said good-by to Jim at the station as the train came to a grinding,[6260] protesting stop.

"See you soon, Nancy," said Jim, taking her hand in a firm grip. "I'll be in Chicago in a day[6280] or two and I'll call you."

Nancy nodded wordlessly and followed the others aboard the train. As it pulled out, she[6300] saw Jim waving to her from the platform.

Nancy and Tommy wasted no time in catching a train for Granville, after[6320] she had turned in her report of the ill-fated flight at the Chicago airport. The passengers had gone their[6340] sepa-

rate ways, each one bidding her a grateful good-by. Even Miss Brown told her that she appreciated what[6200] she had done for her and shook her heartily by the hand before she left. Nancy felt a warm glow of relief sweep[6300] over her as she sank into a seat in the Granville local. (6391)

(The end)

Western Union Streamlines One of Its Largest Relays

From "Dots and Dashes"

MARVEL of modern telegraphy! This is Western Union's new relay switching-center, recently placed in[20] operation in Atlanta, Georgia.

Since the birth of the Telegraph, engineers have labored to increase the speed[40] of handling telegrams at relay points. Today, at Atlanta, as a direct result of Western Union[60] engineering research, telegrams are being relayed at a faster speed than ever before in the history[80] of telegraphic communications.

Imagine five streamliners, speeding along gleaming steel rails from widely[100] separated cities, swiftly approaching a busy railway junction. Soon the streamliners flash into the junction.[120] With clocklike precision they are routed through the maze of tracks onto their outgoing main lines. Green lights signal:[140] "Main line clear—keep rolling." They speed onward.

Now visualize not five but a hundred fifty main lines, only this[160] time telegraphic main lines, known as trunk circuits, extending like the spokes of a great wheel from a hundred American[180] cities into Western Union's main Southern junction, or relay switching-center, at Atlanta. Over[200] each of these trunk circuits, around the clock, flow an endless stream of telegrams comparable to the streamliners.[220] Not five daily nor fifty, but an average of fifty thousand, the majority destined for points beyond[240] Atlanta. Sometimes as many as one hundred fifty a minute may flash into the switching-center. Just as[260] train dispatchers control rail traffic rolling through rail junctions, telegraph dispatchers, or relay switching-operators,[280] control the endless flow of telegrams passing through the switching-center at Atlanta.

Let us observe[300] the travel of one of these telegraphic streamliners. It is a telegram which has originated at[320] Tallahassee, Florida, destined for New York City. The Tallahassee operator types it on a[340] telegraph typewriter, or teleprinter. The key-action starts a mechanical and electrical sequence which[360] sends the telegram flashing along the Tallahassee-Atlanta main line, or trunk-circuit, in the form of controlled[380] electric impulses. Before the tick of a second-hand these electric impulses, in exact timed sequence,[400] arrive at the Atlanta Switching-Center.

Here a receiving unit called a printer-perforator[420] terminates the trunk-circuit. This printer-perforator performs the dual function of typing the incoming[440] telegram on the upper margin, and perforating it in code form on the lower margin of a paper tape[460] seven-eighths of an inch wide.

The printer-perforator automatically goes to work. A signal light flashes[480] as the telegram begins to appear on the tape. The switching-operator reads the typed destination.[500] The name of the city of destination, like a pilot engine running ahead of a Presidential special,[520] appears on the tape ahead of the message text. The switching-operator notes that the destination is[540] New York City.

The switching-operator now inserts the plugs of a conductor cord into the jacks of an[560] intra-office switching-channel which leads to the New York City trunk-circuit. Completion of this connection causes[580] an automatic transmitter to begin operation. Now, figuratively, a green light signals, "Line[600] Clear." An automatic numbering machine inserts an identifying number immediately ahead[620] of the telegram. The tape feeds through the automatic transmitter. Here electric contacts are made through the tape[640] perforations and the telegram, once again in the form of electric impulses, flashes over the intra[660]-office switching-circuit to the New York City telegraphic main line. Without pause, the telegram takes up[680] its journey over the long miles of telegraph wire leading to New York. Almost instantaneously it is[700] being received in Western Union's lower Manhattan main office in typed form, ready for delivery. (719)

Actual Business Letters

Miss Pearl Phillips
2511 Cermak Road
Berwyn, Illinois

Dear Miss Phillips:

As you read this,[20] many librarians throughout the country—in college, school, and public libraries—are reading and using the[40] new 1942 Periodical Handbook which we recently distributed to them. These[60] librarians are making their magazine selections and preparing their issues for volume binding. The[80] Periodical Handbook, for years, has been their guide—for they know they can depend on the reliable, accurate[100] information it contains.

You, in turn, can depend on the excellent publicity being given your magazine[120] in the new edition. We hope it will bring you many new subscriptions.

Yet this publicity costs you nothing.[140] However, most publishers in the past have considered the Handbook of such value that they have gladly[160] contributed $5 for each editorial listing to help defray the expenses of publication.[180]

Payment is in no sense an obligation. But if you feel you would like to support this effort as other[200] magazines are doing, we are enclosing our memorandum invoice for your convenience.

Very truly yours, (219)

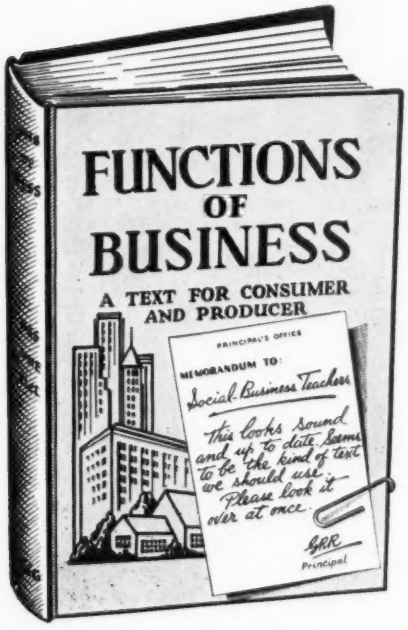
Editor, Modern Finance
1186 Jamaica Avenue
Jamaica, New York

Dear Sir:[20]

You will be interested in knowing that our display advertising in your publication opened up two[40] new accounts for us. One of them was a regular weekly proposition: the type of business we particularly[60] like!

We are gratified because of the pulling power of your magazine. Our service is especially[80] directed to financial institutions, industrial con-

A NEW SOCIAL-BUSINESS EDUCATION TEXT FOR SUCH COURSES AS



Personal Economics
Consumer Economics
Business Principles
Business Organization
Advanced Business Information

On the senior high school vocabulary level.

FUNCTIONS OF BUSINESS

A Text

for Consumer and Producer

By Jones, Tonne, and Price

A book of the personal-economics type—covers the practical phases of economics and business as they affect the life of the individual. Substantial emphasis is placed on the social aspects of the American system of business. The authors give an unbiased appraisal of the American system under free economy and the consumer's position in that economy. This middle-of-the-road treatment recognizes all producers as consumers and all consumers as present or potential producers. Such a study of both points of view tends to bring them closer together. The vocabulary and content are well suited to the senior high school level. The book contains a wealth of business and consumer projects, and a correlated workbook is available. List Price, $1.80.

THE GREGG PUBLISHING COMPANY

New York **Chicago** **San Francisco** **Boston** **Toronto** **London** **Sydney**

When ordering this book please mention the Business Education World.

cerns, and manufacturing enterprises.[100] In fact, it is this class of account which is the bread and butter income of our company!

Mr. Andrews, our[120] advertising manager, is preparing another advertising display for your publication and he[140] will get in touch with you soon.

Very sincerely yours, (149)

By Wits and Wags

ONE: You remind me of an airplane.

Two: Why—because I'm a high flyer?

One: No, because you're just no good on earth. (20)

• • •

A MOTOR CAR, driven by a very determined looking young lady, had just knocked down a man, fortunately[20] without injuring him.

She did not try to get away, but stopped the car and faced him manfully.

"I am sorry[40] it happened," she said grudgingly. "You should take more care when you are walking. I am an experienced driver. I[80] have been driving a car for seven years."

"Well," replied the victim, "I'm not a novice myself. I've been walking for[80] fifty-seven years." (84)

• • •

"NOW, SIR," said the counsel to the witness, "did you, or did you not, on the date in question, or at any time,[20] previously or subsequently, say or even intimate to the defendant or anyone else, whether friend[60] or mere acquaintance, or in fact, a stranger, that the statement imputed to you, whether just or unjust, and denied[60] by the plaintiff, was a matter of no moment or otherwise? Answer—did you or did you not?"

"Did I or did I not what?" asked the witness weakly. (87)

• • •

THERE came a loud knock at the door. The doctor, who had just settled himself for a nap, got up.

"What is it?" he asked[20] the man at the door.

"I've been bitten by a dog," said the man unhappily.

"Well, don't you know that my hours of[40] consultation are between twelve and three?"

"Yes," groaned the patient, "but the dog didn't know. He bit me at twenty to four." (60)

Transcription Speed Practice

Released for Publication
March 10

An acute shortage has developed in trained office personnel—accountants,[20] bookkeepers, cost clerks, stenographers, secretaries, market analysts, research technicians, and the like. This shortage[40] will become more pronounced as our "all-out" war program gets into stride. This school will feature, from this time on, hard-[60]hitting, intensive, and relatively short courses for men and women to meet this emergency.

We offer[80] a wide choice of courses (C.P.A. and other principal courses accredited) in which the various office[100] skills and techniques are taught.

In the event an enrolled student enters the military or naval service[120] of the United States, he will be deferred with credit for work satisfactorily completed, and his[140] tuition will be adjusted on the basis of actual attendance.

Evening classes are scheduled on the[160] various diploma, certificate, and special courses during March and April. The Spring Term in the Day School[180] Division starts next Monday. (184)

Dear Fred:

We received a publicity release this morning that announces a lecture I know you will be[20] interested in. You remember going with me last year to the panel discussion on cost accounting and meeting[40] one of S. J. Raymond's assistants. Well, Mr. Raymond, himself, is scheduled to talk next week on production[60] cost controls and I know he will have something to say that will prove helpful to you in your new job. The pointers I[80] got from his lecture last month on income and excess profits tax reports was illuminating to me.

Can you[100] meet me next Saturday and go over to hear Raymond at 2 o'clock?

Cordially, (115)

The Donkey and the Frogs

Junior O. G. A. Test

A DONKEY, carrying a load of wood, passed through a pond. As he was crossing through the water he lost his footing[20] and stumbled and fell, and not being able to rise with the weight of his load, he lay groaning heavily. Some frogs[40] living in the pool heard his cries and said, "What would you do if you had to live here always as we do, when you make[60] such a fuss about a mere fall in the water?"

Men often bear little grievances with less courage than they do[80] larger ones. (82)

Have We Any Rights Without Duties?

O. G. A. Membership Test

IF it were true that men are born to certain "natural rights," there would be something on earth which was got for nothing,[20] and this world would not be the place it is at all. The fact is that there is no right whatever inherited by[40] man which has not an equivalent and corresponding duty by the side of it. The rights, advantages,[60] capital, knowledge, and all other goods which we inherit from past generations have been won by the struggles and[80] sufferings of past generations; and the fact that the race lives, though men die, and that the race can by heredity[100] accumulate within some cycle its victories over nature, is one of the facts which make civilization[120] possible. The struggles of the race as a whole produce the possessions of the race as a whole. Something[140] for nothing is not to be found on earth.—William Graham Sumner (147)